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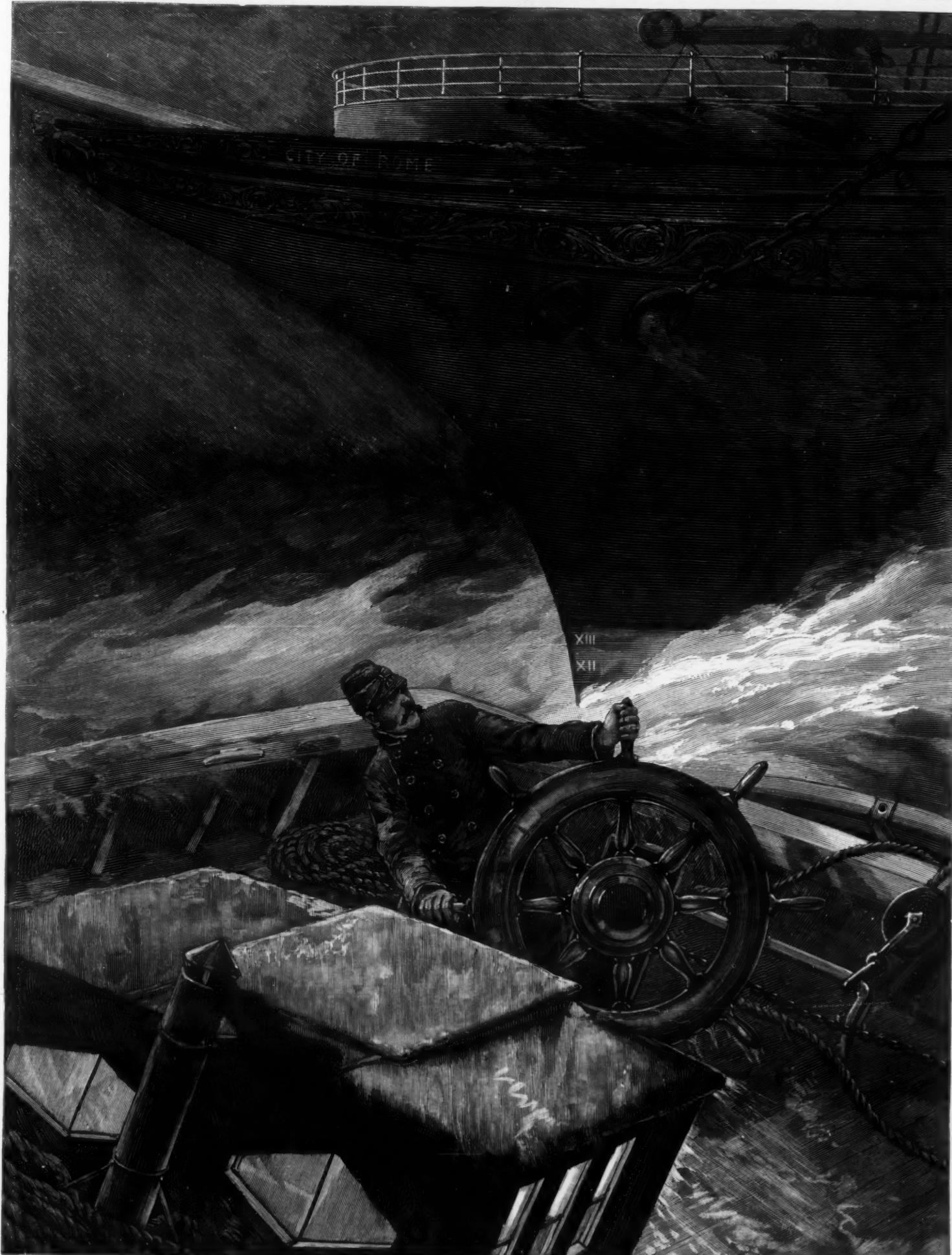
FRANK LESLIE'S ILLUSTRATED WEEKLY



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NEW YORK FEBRUARY 13, 1892.

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A CLOSE SHAVE—A GALE OFF THE NEWFOUNDLAND COAST.—DRAWN BY J. O. DAVIDSON.—[SEE PAGE 31.]

FRANK LESLIE'S
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THE leading editorial contribution to next week's *FRANK LESLIE'S WEEKLY* will be from the pen of Mr. Edwin A. Curley, and will treat of "Democracy and City Government." This is a subject of large and increasing interest, and Mr. Curley's experience in connection with the work of ballot reform, and the cause of municipal reform generally, qualifies him to write upon it at once intelligently and convincingly.

BREAKERS AHEAD!

IT might have been assumed that in view of the prospective election of a President in November, 1892, the managers of the Democratic party would have had sufficient prudence, if nothing else, to have stopped them from endangering their political success in the election.

It might have been assumed that they would have observed the ground swell of indignant protest, which is plain enough to any one who has eyes to see or who has ears to listen, against the free coinage of silver dollars of full legal tender.

It is the purpose of the people of this country, without distinction of party, to maintain the unit of value or the standard of value as it now is, in order that every coin that issues from the mint of full legal tender, whether in the form of dollars made either of gold or of silver, shall contain its own value within its own substance, to the end that each and every dollar shall be worth as much after it is melted into bullion as it purported to be worth in the coin itself. Any other coin is a *fiat* fraud which will not be tolerated.

The noise, bluster, and aggressive ignorance which have been exhibited in support of the free coinage of a silver dollar which is not worth as much in bullion as it purports to be worth in the coin are now fully exposed, and the mass of the people have measured the insignificance of the free-coinage agitation. Political managers who possess integrity as well as intelligence are no longer moved or scared by it.

But under some influences which need not be named, the Speaker of the House of Representatives has appointed a Committee on Coinage which is *supposed* to represent all the bad influences that now exist in support of a bad kind of money. Already the action of the speaker, and the malignant action of those by whom he appears to have been controlled, has been disowned and condemned by the most influential and powerful representatives in Congress, in the press, and elsewhere by men of either and both parties. The appointment of this committee has been especially condemned by those who represent the higher influences in the Democratic party.

The people of this country may be very slow to move, but they move with overwhelming force when once aroused. They will neither permit the representatives of the mining camps which can hardly be called States, nor will they permit the *misrepresentatives* of their will in Congress, to betray their trust. If the folly to which a coinage committee agreeing with and under the chairmanship of Mr. R. P. Bland may commit itself should be carried to the extent of passing a free-coinage act, then the trust reposed in the President will give to him the opportunity once enjoyed by President Grant to save the public honor and the public credit by interposing his veto, even if Republicans vote in part for the bill.

"A plague on both your houses" may then be the cry of the vast majority of the people of this country in the next election, and it will not matter under what party name the people attempt to carry their purposes into action. They will subject all parties to their will.

In sustaining the credit of this country the people will insist that the money of the workman shall be maintained equal in its value to the money of the banker at the highest standard known in commerce,

They will not have cheap money for the workman. He wants his wages in the best money that can be coined and that is also the standard of banks and bankers.

In the South especially, where the whole financial stability of the country rests upon the export value of their cotton, the reaction against cheap silver money is manifest at every point. The people of the South will not permit themselves to be exposed to the folly, the danger, or the discredit of a debased silver standard, when by their control over the cotton markets of the world they hold also the control over the gold of the world, and can make it subject to their own drafts at sight.

Whenever other nations may come to the conclusion that the volume of coined money should be increased by a treaty of international legal tender—if that time should ever come—it may be judicious for this country to join in such a movement; but it will not be within the power of the representatives of the silver-mining interest of this country, in Congress or elsewhere, whose product of silver at the highest point is not equal to one-half the product of the eggs derived from the industry of the domestic hen, to imperil the commerce and industry of this country by their futile attempt to dominate Congress and to control it to the action of the leaders or *misleaders* of either party.

It matters not to the silver interests, so called, which party they make use of, so long as there is any chance for them to secure their purposes. The ablest men among their numbers are counted among the Republicans, the most numerous among the Democrats. Both together to-day are a miserable faction, whose futile attempt to withstand the will of the people will end in utter failure. The country will not submit to the domination of a petty interest, or to the attempt of its promoters to tax the people for the purchase of its product at more than it is worth.

The danger in this case does not consist in the coinage of silver dollars. If there are people in this country who are so foolish as to wish to put all their transactions upon the uncertain and variable silver basis, and to make all their contracts in silver dollars, they have a right to make such a choice, and the mints of the country may rightly be open to the coinage of as many dollars as they want for their own use, but they must not force such dollars on others by an act of legal tender. What right has the government to put it in the power of any man who has promised to pay dollars to his creditors to substitute a dollar which contains only seventy-five cents' worth of silver for a dollar made of gold which contains one hundred cents' worth of gold, when it is not in the contract?

The advocates of free coinage dare not submit their case for discussion upon a principle. Their attempt is only to avail themselves of the assumed ignorance of the people in respect to an act of legal tender, but the people have found out their trick. As I have stated it before, the attempt is made by them to force this coin into circulation by giving the promisor an option or choice of the kind of dollar in which he will meet his contract while depriving the creditor of a choice. This makes as bad a case of fraud as if the law should enable one who had contracted to deliver ten thousand pounds of food, fibre or fabric of any kind that is sold by the pound, to meet his contract by delivering the goods weighed in pounds troy of 5,760 grains each in place of the customary pound avoirdupois of seven thousand grains. If that kind of fraud were undertaken people would find it out. That is exactly the kind of fraud that would be perpetrated by the free coinage of silver dollars of the present standard under an act of legal tender which would enable a debtor to force them upon his creditor, while depriving the creditor of any choice in the matter. That fraud has been exposed and condemned.

The destructive influence of the provisions of this proposed act has already been felt in its effect upon credit, by which many great enterprises have already been stopped or retarded. People who advocate this measure, being unfit to be trusted themselves, expose all the districts or States that they misrepresent to the same stigma. Is it not about time that the people of these States should stop this tampering with their credit?

Edward Atkinson

THE UN-AMERICANS.

THE Chilian incident has proved the depth and strength of the national sentiment which can be counted upon by any administration that knows and does its duty in a matter concerning the honor of the flag. It is worth something to have the spirit of Americanism assert itself, if only in the way of demonstration. There are those who would have had us believe that it was dead, or too unfashionable to care to appear in public. There are those who did their ugly utmost to stifle it with misrepresentation and to shame it with ridicule and insult. It is both a duty and a pleasure to devote a few words to the case of these un-Americans who have no use for the flag except Union-down.

Ordinarily they take their tone from their brethren of the British press. During the recent crisis, however, the relations seemed to be reversed. The anti-American case was made up on this side of the Atlantic, and merely echoed in the comments of the London and provincial English newspapers. The sneers and lies that came under the ocean by cable would be exasperating if we had not learned long ago to regard them as a matter of course, and to entertain them with equanimity and indifference. This time it was a few newspapers published in our own country, but not belonging to it in any essential respect, that taught the British press what to say. Consequently, we learn from the representative journals of a nation notoriously the bully among the smaller Powers of the earth that the patience which waited more than one hundred days for Chili's apology was the oppressive and precipitate exercise of superior strength; that the firmness which insisted on reparation for the murder of our sailors was bluff and bluster unworthy of a great country; that the patriotism which accepted at the full its responsibility for the honor of the United States cloaked a base intrigue to bring on a war in order to divert attention from a political issue of economic policy—the very issue, indeed, on which the Republican party elected its candidate for President the last time there was a vote!

Thus far the English journals at second hand from the un-American press, mainly mugwump. The attitude of the un-Americans themselves toward the administration from the beginning to the end of this affair is more of a mystery. To some extent it appears to have originated in the mercenary apprehensions of private and commercial interests. In at least one quarter the pull of these commercial interests was re-enforced by the personal hatred of Minister Egan on the part of a certain Irish-American editor, who can be classed neither as an Irishman nor as an American, but who happens to be influential as a mugwump. The anti-American case was largely the product of his ingenious and persevering intellect. He discovered the criminal character of the plot to make the American flag respected and the American uniform a safeguard the world over in time of peace. It was he who detected and exposed all that is ridiculous in the old ideas of patriotism, of national self-respect, of national self-protection. He first proclaimed the theory that it is almost treason to prepare for possible war, and that the most dangerous enemies of the republic are the men who wear its uniform and are ready to lay down their lives in its service and for its defense. It is but justice to the editor of the *Evening Post* to say that as he warmed to his congenial work Chili became a secondary consideration. We may be confident that he and his imitators would have been equally un-American and equally persistent and unscrupulous in their misrepresentation of the national sentiment, had our trouble been with Ecuador or with Spain, with Japan, with Monaco, or with Great Britain.

The un-Americans succeeded only in putting in stronger light before the world the American spirit of loyalty, without regard to section or party, which is as broad as the country is wide. It supported the President and his Cabinet in their efforts to bring a threatening international complication to a peaceful and honorable conclusion; and in that conclusion it rejoices and is grateful.

THE ANTI-HILL REVOLT.

A FRIEND of Senator Hill, in commenting upon the political situation, describes it in these words: "It is four years since Hill was refused the empty honor of being a delegate-at-large to St. Louis, where Cleveland was nominated. To-day he is in the sad-

idle and Cleveland is on the ground ; right under the horse's hoofs, in fact." This description of the relative posture of these Democratic antagonists is very nearly accurate. Governor Hill is undoubtedly on top. But there is some danger that he will lose the prestige which he has achieved. The recently organized revolt against his attempt by a snap judgment to prevent a fair and deliberate expression of the party sentiment in New York as to the Presidency promises to become seriously formidable. The initiative in this movement was taken by some of the most influential Democrats of the metropolis, who propose to hold a State Convention and elect delegates to the National Convention to protest against the nomination of Senator Hill. The indications are that this State Convention will be largely attended, and while it is hardly possible that the delegates selected by it will be admitted to the National Convention, there can be no doubt that their appearance upon the scene of action, backed by an emphatic expression of the wishes of influential Democrats of the State, will greatly impress that body, and vastly increase the difficulties in Mr. Hill's path. It looks very much as if the Senator, in his extraordinary anxiety to secure himself against possible dangers, has really exposed himself to a much more serious peril than could have possibly ensued had he permitted the Democratic convention to be held at the ordinary time and under the usual conditions.

OUR PENSION LAWS.

THE extent to which the pension business is being overdone is well illustrated by a bill recently introduced into Congress by Mr. Peel of Arkansas. This bill practically proposes to legislate for a generation yet unborn, its proposition being that no pension shall be allowed the widows or orphans or children of soldiers in the late Civil War, unless the marriage of said widow and soldier was solemnized prior to the first of January last! There are already on the roll 125,000 widows of soldiers who served in the Civil War. Many of these were born since the war closed. Numerically, according to a statement in the *St. Louis Globe-Democrat*, the war widows now number one-fourth of all the names carried on the pension rolls. A quarter of a century hence one-half of the pensioners, perhaps, will be widows, and there are children in petticoats today who may live to see the time when the government will be paying out millions of dollars annually to widows who were unborn when Lee surrendered at Appomattox Court House. The present proposition is in the direction of this absurd result.

A good deal of the pension legislation of recent years has been based on false premises. A bill now before the House, which looks to the appropriation of the Fort Hays military reservation to the State of Kansas, to be used as a home for old soldiers, is predicated on a falsehood. The preamble to this measure states that there are now "over fifty thousand old soldiers in the poor-houses of the country for the want of somewhere else to find a home." The inaccuracy of this statement becomes apparent when it is remembered that, according to the returns of the last census, there are only 73,045 paupers in all the poor-houses of the country ; that 32,304 of these are females, and could not, therefore, very well be "old soldiers," while thirty per cent. of the male paupers are not of age. There can be no possible excuse for the embodiment of a falsehood of this sort in a grave measure of legislation, and it ought to be rebuked by the body to which it is addressed.

We are among those who believe that every veteran of the recent war who is unable to earn a livelihood should receive a pension in recognition of his service to the country in its time of sorest need. To permit any such a one to sink into pauperism and neglect would entail national disgrace. But in our opinion no soldier of the Civil War should be pensioned who is able, by hands or brain, to earn his own living. We believe, too, that all the legislation with reference to pensions for dependents of veterans of the Civil War should be so carefully guarded as to prevent fraud and imposition of whatever sort. We are glad to see that many veterans of the war are coming to realize that the existing laws ought to be so revised as to bring our pension expenditures within reasonable limits. It is to be hoped that the time is not far distant when the great body of these ex-soldiers will vindicate themselves from the reproach of mercenariness and rapacity by uniting in a movement for a reconstruction of the whole body of our pension legislation in harmony with the ideas here suggested.

THE CHILIAN INCIDENT.

THE Chilian incident is now practically a thing of the past. The Chilian government having apologized for the assault upon the sailors of the *Baltimore* and withdrawn the Matta circular and the request for the recall of Minister Egan, the only question which remains is the adjustment of the reparation to the victims of the Valparaiso riot, and this will be secured by the usual methods. In apprising the Chilian government of our acceptance of its proffered

terms, Secretary Blaine declares the belief "that the sense of justice of Chili will enable the two governments to make speedily and honorably a full end of the whole matter." Now that all danger of a collision between the two Powers is past, it is well to know that our government was much more efficiently prepared for the actualities of war than was generally supposed. The entire available naval force had been concentrated so as to be able to make an almost instantaneous attack upon several Chilian ports. At the same time great supplies of coal, ammunition, and provisions had been forwarded on both the Atlantic and Pacific coasts, so that our fleet would have been amply supplied in case foreign ports had been closed to them. Arrangements had also been made for immediate use of a number of transports and auxiliary cruisers. Other vessels had been secured for service as colliers. The Navy Department is entitled to the thanks of the country for the vigor and promptness with which it met the demands upon it.

THE RAILROAD SLAUGHTER.

THE series of frightful railroad accidents that have occurred within the past few weeks serves to call renewed attention to the dangers of railroad travel. It is a fact not devoid of opprobrium that the railroads of this country are the most insecure in the world. The tourist abroad often indulges in cheap sarcasm upon "the alleged velocity" of trains in England and on the Continent, insisting with many citations from his own experience that they are not unworthy rivals of the famous coaches that used to do service in the United States half a century ago. The argument is not probably altogether without foundation. But to the minds of those with whom safety of life and limb is a consideration deserving of attention, it does not have the weight that it otherwise might.

According to Mr. Henry C. Adams, the statistician of the Interstate Railroad Commission, the number of persons killed on the railroads of the United States during the year ending June 30th, 1890, was 6,334, and the number injured, 29,025. Of the killed, 286 were passengers; 2,451 were employés and 3,598 were other persons. Of the injured, 2,425 were passengers; 22,396 were employés; and 4,206 were other persons. Or, to put the matter in another way, one passenger was killed for every 1,727,789 carried, and one injured for every 203,064. The ratio in England is far more favorable to life and limb; only one passenger was killed out of every seven millions carried, and only one injured out of more than five hundred thousand. Passengers on the French railroads enjoy a like immunity from death and injury. As to the relative immunity of employés and other persons in the United States and the countries named, figures are not at present available. But there is no reason to doubt that they would be as discreditable to the American railroads as those relative to passenger traffic.

It is impossible to indicate in detail many other interesting and important facts disclosed by Mr. Adams's statistics. But they indicate, speaking in a general way, a constant increase from year to year in the number of casualties. They indicate, also, that trainmen—that is, conductors, engineers, and brakemen—suffer the most from railroad accidents. Of the 749,301 persons employed on railroads, trainmen constitute only twenty per cent.; yet they sustain fifty-eight per cent. of the total number of casualties. Compared with passengers, their immunity from death is quite small. "A passenger riding continuously on a train," says Mr. Adams, "might expect immunity from death by railway accident for 158 years; but an engineer, a brakeman, or a conductor under the same conditions must expect a fatal accident at the expiration of thirty-five years."

Coupling and uncoupling cars appears to be the most fruitful cause of casualty to railroad employés. During the year covered by Mr. Adams's report, 369 were killed and 7,842 were injured. To what extent these numbers could have been diminished by the use of train-brakes or automatic couplers, Mr. Adams does not venture a statement; he says simply that "if such appliances are in reality safeguards against injury, the figures here presented are certainly an argument for legislation." He is, moreover, of the opinion that a method for preventing those casualties caused by falling from cars and locomotives might be made the subject of legislative inquiry. His statistics show that from this cause alone 561 employés were killed and 2,363 were injured in 1890.

TOPICS OF THE WEEK.

THE *St. Louis Republic*, in discussing the recent Chilian incident, expresses its opinion of the management of the affair on our side in these words: "The whole business as it stands is the most treacherous, the most pusillanimous, the meanest, and most cowardly that any American administration ever engaged in." It is obvious that the race of copperheads is not yet extinct, and that one of the most venomous of the survivors has coiled himself in the editorial chair of the *Republic*.

At the rate we are going we shall presently have an excess of legal holidays. The latest proposition is in the form of a bill introduced in the House of Representatives which proposes to make the anniversary of the discovery

of America by Christopher Columbus, namely, the twelfth day of October, a day of national thanksgiving. Another suggestion comes from a Texas Representative, who wants the first Monday in September in each year made a legal holiday, to be known and described as *Artisans' Day*. It is not likely that either of these suggestions will for the present be carried out, but they are significant of the prevalent tendency toward an increase in our holidays and a diminution in the hours of labor.

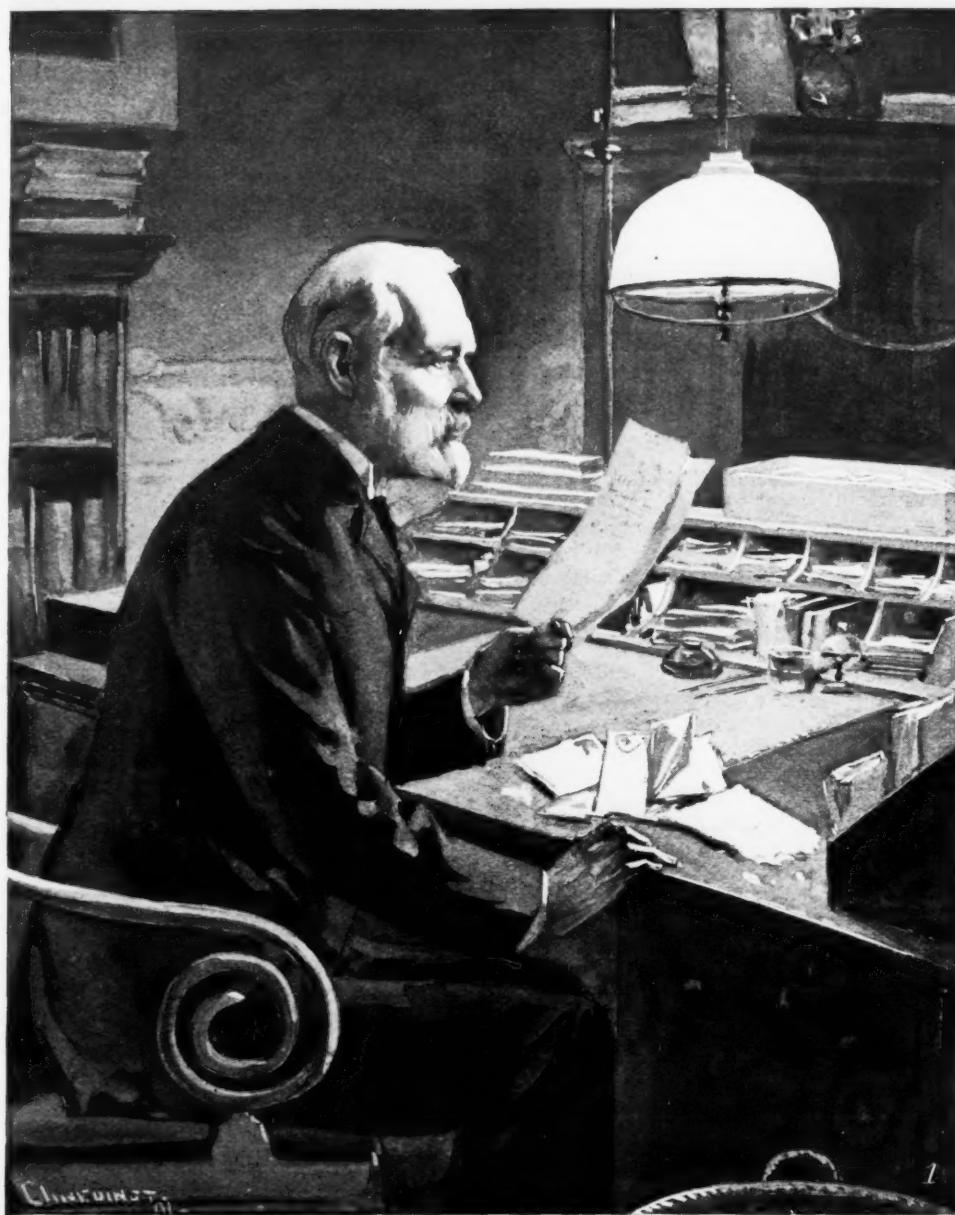
It is evident that Governor McKinley of Ohio proposes to conduct his administration on practical business principles. While he will maintain the interests of his party so far as he can do so legitimately, he will make the public welfare his supreme concern. He announces, for instance, that in the appointment of the commissioner of railroads and telegraphs he will not be controlled by political considerations, but will give the office to some competent person who is perfectly familiar with the operation of railroads and the requirements of the office, rather than to a mere politician, who cannot distinguish between a stationary engine and a locomotive. It would be a happy thing for the country at large if all our public officials were as careful to regard the public welfare in their official action as Governor McKinley seems to be.

THE *St. Louis Republic*, in a recent article on the political situation, reads a lesson to Senators Gorman, Hill, and Brice for their attempt to control the Democratic National Convention. It expresses itself quite freely as to the methods employed by this triumvirate, saying, "They will doubtless do the finest work they can, but it will go for very little. They can no more name the Presidential candidate than can any other three men in the party." And then it adds, with delicious naïveté: "If there is one thing that the history of the Democratic party makes certain it is that it can neither be bullied nor bossed." It is quite evident that the editor of the *Republic* had not read in the news columns of his own paper the statement that Senator Hill only the day before had "forced the Democrats of his State to surrender their identity and to award him the delegates at the next State Convention."

A CONTRIBUTED article recently published in this newspaper indicated how one might travel one hundred miles an hour by bicycle train. We now see that it is proposed to build a railway from St. Louis to Chicago, upon which electric cars will be run at the rate of one hundred miles an hour, making the distance between the cities in two and one-half hours instead of eight hours, as at present. The projectors of this enterprise allege that the right of way has been already secured, and that an effort will be made to have the line in operation in time for the World's Fair. It will have an electric block system, and the track will be automatically illuminated a mile ahead and a mile behind each car. This seems like a visionary enterprise, but there is no reason to doubt that, however this particular scheme may result, the time will come when electricity will do for general railroad travel what it is already doing for the service of street-cars in cities.

THE Ways and Means Committee of the House of Representatives has finally determined upon its policy as to tariff revision. Reform is to be dealt out in homeopathic doses only. That is to say, the Democratic majority of the committee have repudiated the Mills method of tariff reduction, and propose to indulge in separate and isolated attacks upon the McKinley bill. While this policy has been determined upon it is at the same time alleged that perfect harmony exists in the party as to the general principle involved. "There will be no step backward," says Mr. Springer, "in the party opposition to the outrageous features of the existing tariff." Of course the Democracy understand perfectly well that with the Senate as it now is it will be impossible to pass any measure of revision, and this being the case their attacks upon the law and the protective principle it embodies can only result in a prolonged agitation and the disturbance of business confidence.

THE extent to which the Louisiana lottery has fostered the gambling spirit in that and other States is well illustrated by a statement which appears in the *New Delta*. Twenty-five-cent policy shops, where the "heads of families can squander their earnings and servants can invest the money filched from the market-baskets of their employers," have long existed in New Orleans, and have proved enormously vicious in their results. It is now stated by the *New Delta* that five-cent gambling-shops have been established, which are absorbing the pennies of children and inculcating the gambling spirit generally among the youth of the city. A reporter who visited one of these shops found children of from ten to fifteen years of age thronging about the counters and buying tickets. The *New Delta* vigorously rebukes the prevalence of these shops, which it characterizes as hell-holes into which babies are inveigled for purposes of robbery. Of course this evil is directly the consequence of the toleration of the State lottery and its dishonest practices, and no cure can be expected until this organized evil is extirped.



1. THE SECRETARY OF THE NAVY AT HIS DESK. 2. IN THE HOUSE LOBBY. 3. SCENE IN THE LADIES' GALLERY OF THE HOUSE, AT THE CLOSE OF THE READING OF THE MESSAGE.
4. MR. O. L. PRUDEN, THE PRESIDENT'S SECRETARY, WITH THE MESSAGE.

THE RECENT WAR FLURRY IN THE CITY OF WASHINGTON—THE RECEPTION OF THE PRESIDENT'S MESSAGE IN CONGRESS.
DRAWN BY B. WEST CLINQUIST—[SEE PAGE 30.]



"She put an authoritative hand on his shoulder. 'I thought you a rock for steadfastness,' she said."

LEAH OR RACHEL.

THE STORY OF A VALENTINE.

BY GRACE MACGOWAN COOKE.

DID you ever think what a curious thing it would have been if Jacob, after serving his seven years and receiving Leah, the undesired, and then, with constancy to appall a modern, serving his seven more for Rachel, the moon-faced and ox eyed, had found her beauty (which must have been rather mature by that time) but a glamour, her society flat and vapid, and that only Leah—Leah, on whom he had never cast the eye of desire—was the comrade of his mind, the companion of his spirit?

John Reiver was born on the western reserve of Ohio more than sixty years ago, and bred in that country, and amid that pioneer civilization which gave us a Lincoln and a Garfield; and I have always maintained that there was timber for a great man in John Reiver.

In those days it used to be considered that a young man, sound of wind and limb, who was not willing to work his way through college had no desire to rise in the world. John Reiver went through Princeton, graduating with some honor, and, as he was rather a hard than a brilliant student, it took him five years to do it; but it cost none of his family a penny.

On the same self-supporting basis he began the study of law in the office of Judge Harland in Toledo, then a village. His plans were big but vague. The endurance of hardship was the boast of the youth of his day, and it seemed to him that if he only stuck to his chosen profession with the dogged constancy and fidelity which he felt was in him, accepting every privation it brought, and denying himself sufficiently, he would not fail to

attain some eminence which was none the less desirable in his eyes for being rather indefinite.

At this period of his life the society of the Harland girls, the judge's two daughters, was his sole luxury and pleasure.

The judge was a widower, and his daughters kept his house. Handsome, intelligent girls they were, voted a little pedantic and emancipated by the gayer younger folks of the village, and a hopeless problem to the village youth who might have aspired to them, since, as they were never apart, it seemed impossible to court either.

This peculiarity troubled John not at all. The three soon formed a confederacy, and grew into an intimacy closer and more continuous than their father or their own ideas would have permitted with either one separately.

John took his way to the Harland homestead to spend his evenings pretty nearly as regularly as he ate his supper. All his plans were submitted to the girls, and discussed with the girls, before they were put into practice, and a familiar picture to the passer-by of a summer evening was that of the three young people on the porch, chatting and conversing with all the freedom of a family group.

Rachel, the larger and more dignified of the two, was a beauty according to the standards of the time. She had the tall, willowy figure, the drooping shoulders and the regular features then considered necessary to feminine loveliness; and these, with a high, white forehead, penciled brows, very beautiful dark eyes, a straight, delicate nose, small, sweet mouth, and a profusion of

jetty ringlets shading the blooming oval cheek, made up an *ensemble* that might have materialized out of the steel plate of some "Garland" or "Ladies' Casket."

Leah's looks would have been more appreciated by this generation than by her own. She was of the type now conveniently called "piquant"—a charming face, without one regular feature. She was a magnetic creature, a rapid and mimetic speaker, and one who never repeated a person's words without reproducing his voice and gestures. With a warm, vital temperament she threw herself with almost passionate ardor into her pursuits. Though female lawyers were not then dreamed of, she had, through pure love of learning, read law with her father, and assisted him sometimes in complicated cases with her quick and brilliant ratiocination and feminine intuition.

She and John had many a friendly bout at argument, while Rachel sat silently by, her fine dark eyes fixed dreamily on the evening sky, or rousing herself now and then to put in a kindly word for whichever one seemed to be getting the worst of the battle.

This latter was usually John. Like Aaron of old, he was slow of speech, while Leah was gifted with an Irish fluency and nimbleness of wit and tongue. John used to say, laughing, that when he had a hard case in court he came to sharpen up his weapons on her, and that if he was once able to defeat her let his legal opponent the next day beware—he would be ready for him at all points.

But even the musty odor of the law cannot keep Cupid at

lay long where three healthy, normal young hearts lie fallow to his darts; and by the time John had been admitted to the Bar and to a junior partnership with Judge Harland, he found the evenings at the Harland home, from being very pleasant and necessary to his happiness, were becoming bits of Elysium, and he recognized that he was in love with—Rachel.

There was something elusive and suggestive about Rachel that kept his heart beating unusually fast, and his eyes watching her all the time, while he and Leah kept the conversational shuttle flying merrily, and she sat silent, feeling, he fancied, a bit superior to their idle chatter, but too gentle and kind to say so. He fancied a fine reserve in her silence; he wondered very much what was behind her sweet, attentive calm; he longed to know of what she was thinking when she seemed absent-minded and dreamy; he longed to hold more intimate converse with her than was possible in Leah's presence; and right here he came to the point where he could sympathize with the village youth aforementioned.

Leah was very nice. He was fond of her society and entirely convinced that she would make a charming sister-in-law; but he would willingly have pushed her aside just now to reach his heart's desire, and he came home from his once pleasant evenings filled with baffled longing and thwarted hopes.

Matters were in this state on the 13th of February, in the year of our Lord 1855, when a storm prevented his usual call, and he sat down determined to commit his feelings and the offer of "himself, all that he had, all that he hoped for," to a valentine.

The valentine of that day was not what a flippancy writer has called the satin monstrosities of our own, "a decorated liver-pad," but the real sentiments of the sender expressed to the sendee in verse more or less halting, according as his poetical abilities varied.

John worked at his valentine with his usual patient industry, and by "unconsciously cerebrating" in bits of Moore and Byron produced five stanzas that almost made him wonder if fate had not intended him for a poet rather than a lawyer. It made a warm place over his heart where he carried it next day, and sent strange, exulting thrills all over him whenever he touched it.

In the evening he went as usual to Judge Harland's. The afternoon was mild and almost spring-like, and he found Leah on the porch trying to tie up a vine that the last night's storm had broken from its fastenings.

"Let me do that," he said, after the usual greeting, "while you read this and tell me what answer the recipient is going to give me."

Leah took the folded paper and opened it; then, seeing that it was written, she carried it to a window where the candle-light shone through and standing there, read it.

John was still working at the vine and thinking when Leah's touch on his arm, and Leah's voice with a different sound in it from any he had ever heard, roused him.

"She would say yes."

He turned and looked at her bewildered. Her small, sweet face was irradiated with a passion of feeling, and as he gazed stupidly she put her hand on his arm once more and said, in that voice of divine tenderness,

"I say yes."

In the moment that he stood there like a man shot through, already dead, whose tense muscles hold him balanced to his fall, the mistake and all its dreadful consequences went heavily before him. He saw that she had opened the paper without looking at the address, and believed the verses and the offer they contained addressed to herself. Rachel's step was heard in the hall-way, her hand was on the door.

"It is your sister coming," he said. "I cannot see her to-night," and turning away he hurried down the steps and out of the gate.

John Reiver's bed knew him not that night. He tramped the muddy streets of the village in anguish of spirit, and even wandered past outlying farms, where farm-yard curs barked at him and sleeping cattle stirred with heavy breathings and faint jangling of bells as he passed. And while his unconscious feet bore him on, his mind plodded its weary round in the pit his own folly had dug for him. The suffering which his miserable blunder had entailed upon him could scarcely have been understood by a smaller mind. To a man of petty vanity, indeed, the revelation of Leah's love for himself might have been a matter for smirking self-congratulation; but to John Reiver, who united the strength of a man with the pure altruism of a woman, the revelation came with the force of a crushing blow. There seemed but one course open to him. Rachel did not know he loved her, and probably did not care for him. Leah was the dearest and best of women, and

he could not make her suffer for his folly; but when he came to this point his love and his altruism held a battle royal in his riven heart. Rachel forever unattainable seemed a thousand times more alluring than Rachel to be courted and won, and in spite of his dogged resolution to abide by his blunder and make good his word to Leah, it was a haggard face he carried the day after his nocturnal wanderings.

When he went down to the Harlands' that evening, strong in this resolution, he was glad to find Leah at the gate. It would be easier to speak to her alone, he thought, and explain, as best he might, his strange conduct of the night before.

She had thrown a little shawl over her head and was evidently waiting for him. He saw that she was very pale, and her face looked ten years older than that of the smiling girl who had said "I say yes." As he began to speak she interrupted him.

"I wanted to see you before you go in," she said. "I gave Rachel your valentine." And then it came to him with a shock that of course she saw the address on it after he was gone and found out her error.

The thought of her feeling then, the sight of her suffering and evident humiliation now, pained him more than any selfish thought of personal loss had yet been able to.

Somehow this pale, broken Leah seemed to him like the ghost of some one he had loved, and the sight of her thus, who was usually so confident and authoritative, broke the heart in his bosom.

"O Leah, Leah!" he said, "I came to make it good—to ask you——"

"Don't," she answered, with more of her own manner; "that would be folly and make three people wretched instead of one—or, rather"—with a somewhat wan smile—"nobody will be wretched as it is. I gave the valentine to Rachel, and I think I'm safe in saying that the answer is to be yes."

She opened the gate as if for him to pass in. "Oh, Leah!" he said, "do you hate me?"

"No," she answered, gently, smiling a little again. "I'm going away for a while to my uncle's, in Cleveland. It couldn't be very pleasant for either of us to meet frequently just now, and when I come back we will have forgotten all about it."

Leah to go away! Leah to forget all about him! When her love was freely offered it seemed but a misfortune; now the thought of its withdrawal struck cold on his heart.

"Rachel is expecting you, I think," said Leah finally.

"I can't see her to-night," John gasped, chokingly, in a tumult of scarcely comprehended emotions. "Leah, you won't forget all about me when you're away, and you'll come back soon?"

"Why, yes, of course," she answered him, smiling in earnest now, and speaking in the tone a mother might use to a grieving child. "I'll come back soon, and we'll be the same good friends we always have been. Good-bye, if you're not coming in. I shall be gone when you come to-morrow." She stretched a cold little hand over the gate, and he took it and pressed it, and went away with his heart so full of Leah and her sorrows that there was scarcely any room in it for Rachel.

I should be wrong if I said that John Reiver was not a happy man in the weeks that followed. He had won his first love, an amiable, beautiful girl, who considered him the wisest, best, and most gifted of men. Her gentle homage was nectar to him—though whether nectar, as a steady thing, is an altogether wholesome or stimulating diet, may be open to question.

When the first glamour of hearing Rachel say that she actually did love him and always had done away, he found that they were strangely at a loss for topics of conversation. Rachel was very domestic, and took little interest in outside matters. When he introduced a subject she was willing to believe he knew all about it without hearing, and best contented to sit quietly holding his hand and gazing at the fire with that thoughtful gaze which he had once conceived to cover so much.

A dozen times of an evening she said, "We miss Leah so!" and indeed they did. They were like two children alone, and the house seemed strangely vague and empty without her vivid, vivifying presence.

In a month she came back, rosy, smiling, full of good cheer, with perhaps a touch of added elegance from the influence of life in a large town.

Anti-slavery was the topic of the day. She had been at a couple of big meetings and conventions, and had heard Abby Kelly speak. She entertained them all evening with her graphic recitals. "And I can speak like Abby Kelly, too," she said, and gave them an almost perfect reproduction of that once so famous

lecturer's speech and style; "but," more diffidently and flushing a little, "I can speak like myself, too."

"And that will be the best of the two," said loving Rachel.

"I thought of a few things on the way home that I wanted to say; things that need saying," said Leah, and rising, she delivered to them, as from a platform, a passionate and eloquent address. It was brief, and she sank into her chair laughing.

"There, do you think I could do it?" she said.

Rachel was full of fond pride. "You ought to lecture," she said. "It was ten times better than Abby Kelly."

"Than my imitation of her, you mean," said Leah. "Well, I would like to try. It would give me a life-work to do."

John Reiver said nothing. This talk of life-work and lecturing seemed to set him very far outside of Leah's interests indeed, and made him feel very lonely and deserted.

When Rachel left the room for something, later on, Leah came to him smiling and said: "I want to set your mind at rest, John, about the folly that caused my going away. I think it was more a sick fancy and being cooped up here, where I could neither see nor hear anything of the world's work, than anything else. When I got out among broader interests and more stirring themes it seemed to vanish entirely."

Poor John! He felt as if his mother had denied him.

"You don't understand," he said, sadly. "I cared as much as you did."

"Of course," she answered, cheerfully; "we have always been fond of each other, and always will be, as brother and sister."

Then his homesick heart broke bounds. "No, no!" he said. "Not that! not that! It's you I love. Rachel's not——"

She rose and put an authoritative hand on his shoulder.

"Don't say anything to Rachel's sister that will make our future meeting impossible," she said, sternly. "Why, how is this? I thought

you a rock for steadfastness,—the strongest and best of men,—and I find you unstable and weak as water."

"No," he answered, miserably. "I'm steadfast enough. It was you from the first, only I was a fool."

The matter was never mentioned between them again. Leah thought best to be little at home for a while. She went to Boston and made the acquaintance of Wendell Phillips and other leading spirits of the movement that soon absorbed her whole time and thought. She lectured with Abby Kelly, and alone, at grove meetings and conventions, and she was loved, admired, and respected as falls to the lot of few women to be. She devoted her life to the abolition of slavery and, after it and the emancipation of the negro were accomplished, to the bettering of his condition and to the help of the helpless and the succor of the fallen.

Many a time, in the years that followed, John Reiver lay waking, when the rain was on the roof and his gentle partner slept placidly beside him, sick with loneliness, the daunted loneliness of a man who finds himself the only mature intelligence in a household of children, and his heart cried out for the stay and guide and companion of which chance and his boyish fancy had deprived it—for Leah.

A dull man, most people called him: a slow, plodding, useful kind of fellow; a good husband and fond father, who filled his humble sphere well, and had neither ambition nor ability for a higher or more stimulating life;—but I shall always believe that John Reiver the husband of Rachel was very unlike John Reiver the husband of Leah might have been. With his massive grasp and ponderous persistence of intellect, stimulated and supplemented by her fervor and quickness of perception, it seems to me there is scarcely a height he might not have scaled.

Dear heart! She has been dead these twenty years. She never married, but she lived a fuller and more rounded life than many a matron, and the blessings of the friendless followed her "beneath the low, green tent whose curtain never outward swings."

THE WORLD'S COLUMBIAN EXPOSITION BUILDINGS.

Will the exposition buildings be ready for the opening on May 1st, 1893? This question must suggest itself to every visitor to Jackson Park, where these structures are being erected; and the answer after study is easily affirmative.

Chicagoans have a way of describing the immense size of their fair. They say, "It is as big as all-out-doors." A stranger, coming upon the construction work at Jackson Park, would readily accept the description and take it seriously. Looking at the fourteen or fifteen giant halls, the 4,000 working men, the trains of cars loaded with material for the buildings—looking at all these, the innocent of another city might think that these Chicagoans were really trying to fence in "all-out-doors" and use the inclosure for the World's Fair.

Standing at the north end of the park, on the half-finished walls of the Fine-arts galleries, and facing to the south, an impressive view of constructive activity is disclosed. Immediately to the right is the Woman's building—a beautiful, simple design, classic in its Greek simplicity, and, thanks to Chief of Construction Burnham's gallantry, the only building on the grounds that is ready for interior decorations. Perhaps Mr. Burnham's natural chivalry has been spurred to activity somewhat by the energy of Mrs. Palmer, president of the Woman's Board, and Miss Hayden, of Boston, who made the designs. However that may be, the women have distanced their brethren in this particular and are already arranging details for the decoration of their beautiful home.

Next beyond the Woman's building, close 'up to the lagoon, with a terrace to the water's edge, is Horticultural Hall. To-day it looks like a mammoth long green-house, with pavilions at each end. The skeleton of the dome, 113 feet in the air, suggests to the irreverent a great circular wire rat-trap, dropped from some planet above and landed luckily in the midst of a pile of lumber.

Swarms of men clambering about the dome carry the suggestion further, and make one think the trap really has caged animals—the men look so small at that height.

A thousand feet of building 286 feet wide, skeleton roofs, skeleton dome, unfinished yet promising façades, show a tremendous power back of the carpenters, who can bring so much into view where two months ago were nothing but chaotic heaps of lumber and kegs of nails.

Still beyond, the concrete result is still more surprising. The Transportation building is walled and roofed, with a clear-story above all ready for roofing. Like a modern station car-

ried to its ultimate degree of artistic development, the future home of the railway and other transportation exhibits is rapidly reaching its exterior finish. The architect has chosen his treatment of them happily, and the constructive work has reached a stage where the design begins to show forth effectively.

While, as has been said, the Transportation building is not unlike a great railway station, its architectural decoration lifts it out of that class of structures. Its main architectural feature is a grand portal called the "golden door." This portal is to be very ornate and overlaid with gold-leaf. The main entrance is formed by a series of receding arches. The sides of the portal are provided with balconies ornamented with fountains and statuary. Over the arch of the doorway will be a panel representing the "Genii of Transportation," and panels in every suitable place will proclaim the age of rapid transit. This magnificent arched portal seems to furnish the key of the architect's idea in design. Arches prevail everywhere. Along the length of the walls, arched windows furnish light; along the balconies, arches and wheels show the same motive. All the smaller entrances are arched, and one would not have been surprised had the roof itself been a single arch of enormous dimensions. Looking up from the doorways to the roof, however, one sees triangular trusses and finds the break in what would otherwise be a monotony of curvilinear design. In a few days men in plaster-white coats will begin nailing on the "staff" of the Transportation building. "Staff" is the material used at the Paris Exposition for exterior finish of the buildings. It is a mixture of plaster and oakum or other fibrous material, and is cast in sheets, modeled for architectural effect, or plain where a plain is desired. When it is on the building looks as though it were built of stone or terra cotta, depending entirely on the painter's skill and taste for this final touch of deception.

Just how far this delusion may be carried is shown by the Mines building. It stands at a curve of the lagoon, just south and toward the lake from Transportation Hall. The end of the Mines palace toward the lagoon is finished save the staff. But on the other end all the exterior finish is in place. No contrast could be more striking. On the lagoon side, upright timbers and steel rods tell of the temporary, though strong, construction. At the other side one sees a finished wall, apparently of stone, with symbolic panels in bass-relief, cornices of the Renaissance, sculptured pediments, and embellished scroll-work. For all the eye can see,

this is granite and marble, chiseled to teach sculpture and polished to the last degree. Inside, the Mines building already foreshadows a great display. The interior is cleared out, and lines drawn down the hall-way—a vista of 630 feet—mark the aisles and passage-ways, planned by the chief of the department, Mr. F. J. V. Skiff, of Colorado. The centre of the building is a clear span of 115 feet, arched over by a huge cantilever truss which supports the roof. Up to the roof is an unimpeded rise of 100 feet, flooded with light from the almost solid sheet of glass that forms the roof covering.

Twenty-five feet from the main floor are galleries sixty feet in width, accessible by broad stairways and bringing into reasonable perspective the almost oppressive dimensions of the hall.

These are some of the advanced buildings. Others there are that by ordinary canons would be adjudged in a progressive state. For instance, thirty acres of flooring have been laid for the Manufacturers' and Liberal Arts Hall; and still, the World's Fair Chief of Construction says that it is but fairly begun. Indeed, to the casual observer the assertion seems only accurate. From one end to the other of the great floor is 1,800 feet, and but one small section of superstructure has been raised. Standing on the lake-shore side of this, the main hall, one wonders how all that floor can ever get an adequate covering above it. But Contractor Agnew, who has undertaken this very task, smiles at the incredulous and says the work will be done in time to furnish a home for the manufactured exhibits of all nations at the exposition. The Government building, lying north of the big floor and across the lagoon from the Woman's building, is in the awkward stage of growth. It looks like a big, unwieldy, gawky child—all angles and elbows. But every day shows progress, and Uncle Sam's awkward child will soon be as beautiful and fully rounded as its older companions on the lake shore.

To the unimaginative, all these partially completed homes of the World's Fair would seem crude. Especially would this be true of those last begun—the Agricultural, Forestry, Fisheries, and Fine Arts buildings. But with the prophetic eye, familiar with Western methods of construction, it is not hard to see that every answer to questions from the anxious must be affirmative; that the World's Columbian Exposition will have its buildings ready to entertain the nations of the earth when the day set for their coming shall dawn.

A STREET SINGER.

WHEN the dull wheels jar and jostle
And the tramways ring and roar,
Here, like some town-prisoned thrush,
I have drifted to your door.
Like a bird I wait your giving—
Like a bird I wait not long;
Song and flight must yield a living
To a life of flight and song.

As the echoes climb like lovers,
Tremble o'er the city's din,
And my song, a lost bird, hovers
At your window—enters in;
As the music seems to linger,
And its cadences entreat,
Give me, like a feathered singer,
Bread, for singers fain must eat!

Bread or pennies; yes, a blossom!
Throw it out with wishes warm.
I will catch—as did my bosom
Bullets in the battle-storm.
Only let the song I send you
Find you tenderer than the stones—
Thanks, fair lady, God attend you!
Fortune's frown your smile atones.

Lift the blue cap, worn and ragged—
Hardly holds the pennies now—
See the hole in front, so jagged,
Where the sabre kissed the brow!
Glory, fare you well! I gladly
Limp along or stiffly sit,
While the leg I need so badly
Helps to fill a rifle-pit.

Singing nightly in the trenches,
Where the bomb-shells marked the time;
Singing 'mid the prison stenches—
There, where liberty was crime—
Singing souls to welcome slumber—
Singer, priest, and soldier, too—
Singing till I hear my number—
Singing in the grand review!

C. H. CRANDALL.

IN FASHION'S GLASS.

[Any of our lady subscribers who are desirous of making purchases in New York through the mails, or any subscribers who intend visiting the city, will be cheerfully directed by the editor of the *Fashion Department* to the most desirable establishments, where their wants can be satisfactorily supplied; or she will make purchases for them without charge when their wishes are clearly specified.]

THERE are certain modes brought forth with each season which are bound to be ephemeral, but the *haute ton* of our French cousins always declare that a fashion loses its youth at the age of three months, becomes *blasé* at four months, and is absolutely old at six months. This creed might be widely adopted were it not for the essential requisite—a long purse—and yet there

are some fashions to which one becomes attached, and is loth to discard even at old age. Among the ephemerals may be included the collarless bodices, which gave the wearer such an "unfinished" appearance that they were done with in short order. It is really wonderful, in these days, what charming costumes may be effected with a very few yards of material—



RUSSIAN BLOUSE.

six yards of cloth being sufficient to make a really "smart" costume, as recently produced in a tweed with a speckled and checked surface in a mixture of black, brown, orange, and white. It had a plain gored skirt, with a narrow bias hem of deep orange-colored faced cloth, finished at the lower edge with black Astrakhan. The double-breasted waistcoat, with seams over the hips and two rows of big mother-of-pearl buttons, was made of the orange cloth, and over it was a long jacket of tweed edged with the Astrakhan, and crossing from the left shoulder, fell apart just below the bust to display the waistcoat. The Garibaldi sleeves were tight below the elbow, and edged also with Astrakhan. Can it be possible that the wide, high sleeves have at last received the full measure of feminine favor, and are to be dethroned? In the very recent foreign plates many sleeves are on the new order of shape—tight around the armpits and wrists and baggy at the elbows. I hope this notion will be adopted carefully, for unless a woman has very broad shoulders, sleeves with full elbows invariably make her figure broadest at the hips.

Another fancy for soft, hairy fabrics is quite pretty in its idea, which is a tucked bodice, and sleeves also tucked from elbow to wrist. The bodice is laid in narrow tucks from neck to waist, and is belted with a wide sash of soft silk, which is tied in a short bow at one side.

I have very recently mentioned the Russian blouse as one of the latest novelties, and this week it is illustrated in its simplest form. It is made in a dark, heavy, hair-lined tweed, with edgings of black Astrakhan, and is belted with thick gros-grain ribbon in black, fastened with a silver buckle. The high collar is edged with Astrakhan and the sleeves are adorned with epaulets. Many of these Russian garments, instead of closing at one side, as illustrated, will button diagonally from the left shoulder. The most becoming mode of arranging the back is to stitch the fullness into flat pleats at the waist-line, in the centre, while the belt alone adjusts the fullness of the fronts. It is quite safe to expect that the majority of the spring garments will assume the form of the Russian blouse.

The latest fashions for hats in Paris have perfectly flat brims and circular crowns, and lace in all varieties is used as a decoration. The foundation of the hat is of velvet overlaid with lace, which more frequently comprises delicate conventionalized floral designs, daintily worked in gold or pale gray silk, on a black net background. The top of the crown is covered with a circular piece of the lace, while more of the same kind is lightly fulled into a sort of ruff resting on the brim. A new style of plume, consisting of an aigrette rising between two ostrich tips, is placed on one side near the back, and the crown is encircled with a roll of velvet. An attractive example of the new satin hats is

in the Directoire shape, having black felt under the brim and the whole of the outside smoothly covered with old-rose satin, part of which is veiled with fine black lace. Plain, heavy, black-satin ribbon is banded around the crown, and a black ostrich plume with an aigrette of lace finishes off the back. A very stylish bonnet has a crown made of innumerable iridescent spangles, or rather *paillettes*—which is the proper Parisian term for them—and they are mounted on green velvet, with trimmings of rosettes made of heliotrope and apricot shot silk in a most artistic fashion.

ELLA STARR.

THE ROYAL FUNERAL IN LONDON.

THE funeral of the late Duke of Clarence and Avondale, which took place in London on the 20th ult., was marked by great solemnity, the mournfulness of the occasion being heightened by the dreary weather and by the draperies of black on the houses along the route pursued by the procession. The body of the deceased was brought by train from Sandringham to Windsor Station, and thence was conveyed to St. George's Chapel, where the funeral ceremonies were held. The procession was not imposing, a wish having been expressed that no public or military display should be made, and the simplicity of the obsequies, hitherto unknown in connection with the burial of a prince of so high a rank, attracted very favorable comment. As the coffin was lifted from the heavily draped gun-carriage and carried into the chapel, the clergymen and the choristers preceded it down the main aisle, singing "I am the resurrection and the life."

Then came three esquires in scarlet uniforms, bearing upon cushions the coronet and insignia of the late prince. A small detachment of Hussars came next, and immediately behind them was borne the coffin upon the shoulders of some of their comrades. The ten officers of the regiment who acted as pall-bearers walked by the side of the coffin. The Prince of Wales followed in a dark uniform, having on his right hand Prince George, and on his left Sir Dighton Probyn. Behind them walked the princes of the blood and a brilliantly-picturesque throng of home and foreign representatives. Scarlet and gold uniforms contrasted with the darker blues, with here and there a shade of orange and of gray. On reaching the choir, the coffin was placed upon the bier before the altar, and the coronet and insignia of the prince were deposited thereon. No flowers were visible, except the few wreaths upon the coffin—one of which was from the Queen. The memento from Her Majesty was a wreath of white azaleas, arum lilies, and hyacinths, darkened with violets, and bordered with a setting of bay leaves, maiden-hair ferns, and myrtle. On one of the broad, white satin ribbons of the wreath was inscribed, in old English characters: "A mark of tenderest affection and love from his most devoted, loving, and sorrowing grandmother, Victoria, R. I." Another offering which arrested the attention was the memento from the regiment in which the duke served. This was a huge wreath of poinsettias, within whose scarlet inner circle the Prince of Wales's feathers—the regimental crest—had been fashioned in white flowers, the white satin ribbons attached bearing in characters of gold the motto, "Ich dien."

The burial service was conducted by the Dean of Windsor, assisted by the Bishop of Rochester. The Prince of Wales was greatly affected during the service, and as the benediction was pronounced he knelt with his head buried in his hands. Then in accordance with the ancient custom, Sir Albert Woods, Garter King of Arms (the duke was a Knight of the Garter), in the full insignia and habit of his rank, stepped forward and proclaimed the full list of the titles of the duke. The Prince of Wales, followed by the other royal personages, then retired and the solemn obsequies were over. On another page we give a number of illustrations (from the London *Graphic* and *Illustrated News*) of incidents connected with the decease of the Duke of Clarence and Avondale.

LIFE INSURANCE.—CONUNDRUMS.

A GREAT number of inquiries has reached me this week—so many that I cannot reply to them all in this issue. One in particular, signed by J. H. Jarvis, of Cincinnati, Ohio, takes me severely to task on the ground that he insured in the New York Life on my recommendation and now discovers that the company has been subjected to charges.

The scurrilous letter that Mr. Jarvis writes me indicates that he has some interests in assessment companies. He speaks of them in terms of praise, but at the same time denounces me. It is true that the New York Life has been under investigation by the State Insurance De-

partment of New York for several months past.

It is also true that the report of the Superintendent of Insurance has just been rendered, which shows that the company is entirely solvent, with assets exceeding \$120,000,000, and a magnificent surplus reaching up well toward \$15,000,000; and this, be it remembered, is figured on a very conservative estimate of the valuations of its property. I know that its real estate in New York City is valued by conservative men at a very much higher figure than the State Insurance Department has placed upon it, and that the vast volume of its bonds and stocks has greatly appreciated in value since the inventory was taken.

It is useless to discuss this matter with Mr. Jarvis. No one dares question the solvency, the security, and the splendid financial standing of the New York Life. It comes out of its trial by fire like refined gold, and I recommend it now more highly than I ever did before.

PHILADELPHIA, PA., JANUARY 21ST, 1892. *The Hermit* :—I am thinking about insurance, and inclose you a pamphlet of the Iron Hall of Indianapolis, Ind. Is it a good, reliable, strong company? Will you please give its standing?

J. S.

I have before given my opinion of the Iron Hall. It has been denounced by the Superintendent of Insurance of Massachusetts, but it has been far more successful than most assessment orders of its kind. So long as its death rate is low and its new membership is large it will thrive, but when these conditions are reversed it will probably find the same hardships that all other orders of this kind have ultimately been compelled to meet. If this is not a sufficient reply let J. S. write me again and specify what he wants to know.

JANUARY 24TH, 1892. *The Hermit* :—Having read a number of your criticisms upon the so-called benefit orders, would like your opinion and standing of the Guild of the Massachusetts Prudential Order.

G. D. K.

The Guild of the Massachusetts Prudential Order is unknown to me. Will G. D. K. kindly send me some of its literature? I am inclined, from its name, to suspect that it is one of the numerous benefit orders which promise extravagant things in return for small assessments. If this be the case I would prefer not to tie up with it.

CLEVELAND, OHIO, JANUARY 28TH, 1892. *The Hermit* :—I have a \$5,000 policy in the Mutual Benefit Company of Newark, N. J., on what is called the "accelerative endowment" plan, in which I do not take the dividends, but it is applied to maturing the policy. I began paying on this policy ten or eleven years ago, at which time I was told by the agent the \$5,000 would be paid to me in about twenty years if alive, or to my heirs if dead before that time. The receipts for the premiums show it is progressing at a rate that would mature it in about that time. Will you kindly give me your opinion of the financial strength of this company? Also what you think of the "accelerative endowment" as a plan? I don't think I ever heard of it elsewhere. Very respectfully,

P. D. F.

Ans.—The Mutual Benefit of Newark is a company of solid standing. I do not think my correspondent need feel alarmed over the result of his connection with it. It is a strong, well-managed company, though not so large as the Equitable, the Mutual, or the New York Life, all of this city. The "accelerative endowment" is a satisfactory plan. It is simply a variation of the form of policy intended so as to make a new and attractive feature of insurance.

WATERBURY, CONN., JANUARY 21ST, 1892. *The Hermit* :—Will you please give me your opinion of the Massachusetts Mutual Life Insurance Company, of Springfield, Mass. Yours respectfully,

B.

The Massachusetts Mutual Life has been referred to in these columns several times before. I would suggest that B. look at the annual report made by this company at the beginning of this year. If he cannot analyze it and will write me again I will do it for him.

NEVADA, MO., JANUARY 23D, 1892. *The Hermit* :—I carry a ten-years' tontine policy in the New York Life Insurance Company for \$1,000. Please inform me if this is a reliable investment, and if the company pays the full \$1,000 at the end of ten years, provided the insured pays his dues to the company? Also inform me if the investigations of the Life Insurance Commission have found the New York Life in good circumstances?

Yours respectfully,

A. B. C.

I have replied in this column to another correspondent who inquired in reference to the New York Life. The company is entirely able to fulfill all its agreements. I do not know what form of contract "A. B. C." has in his tontine policy, but whatever it is I think it will be carried out. Usually the stipulation with reference to such policies is not as explicit as I would like to have it. If "A. B. C." will submit the exact phrasing of the agreement I will tell him what I think of it.

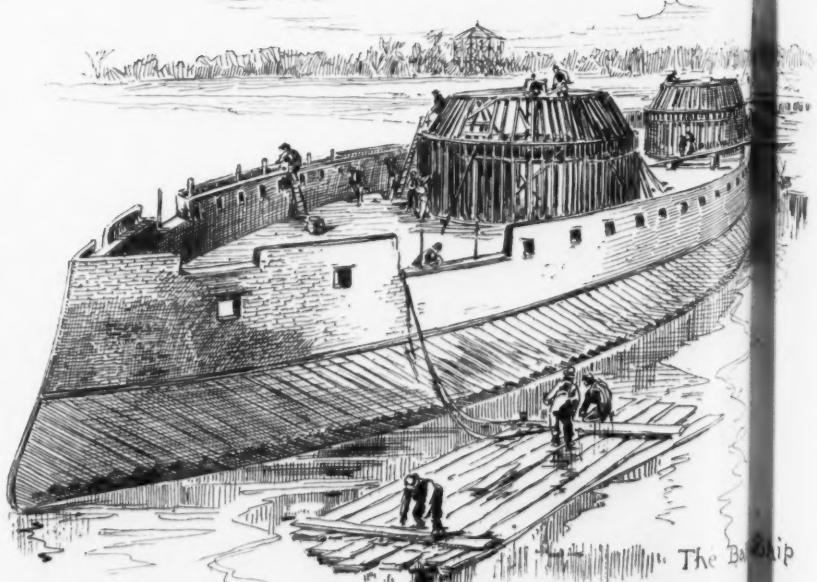
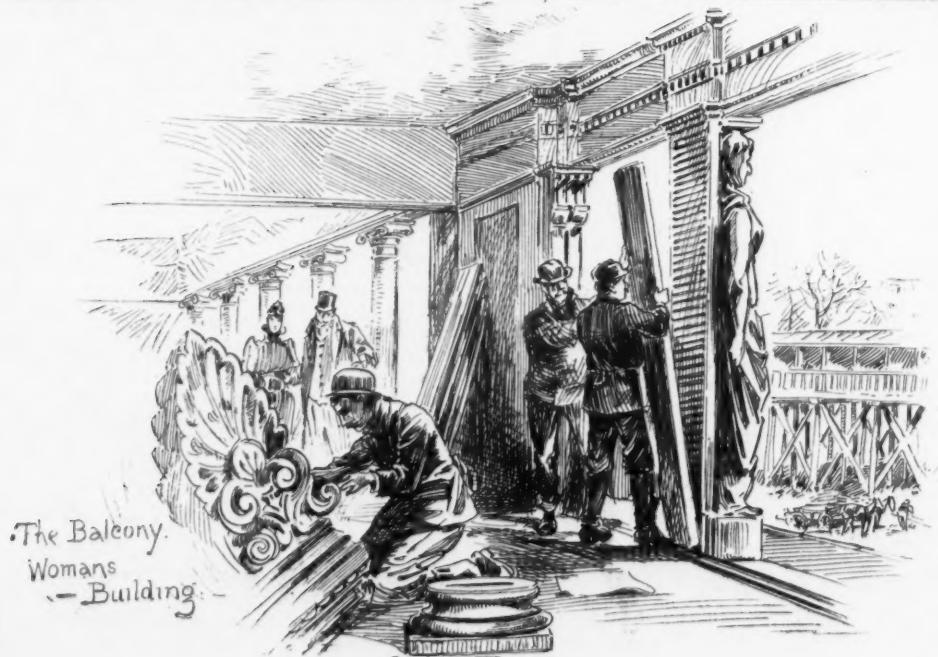
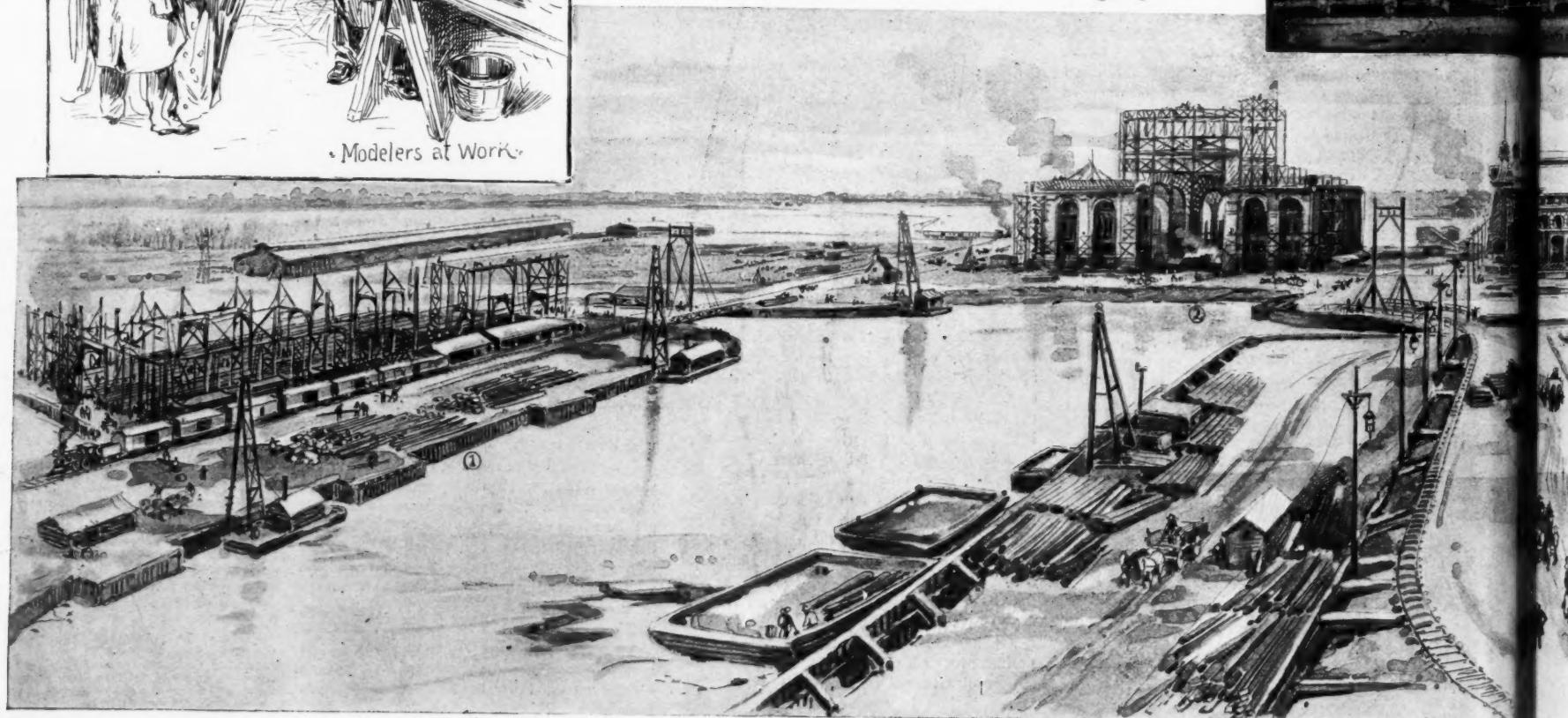
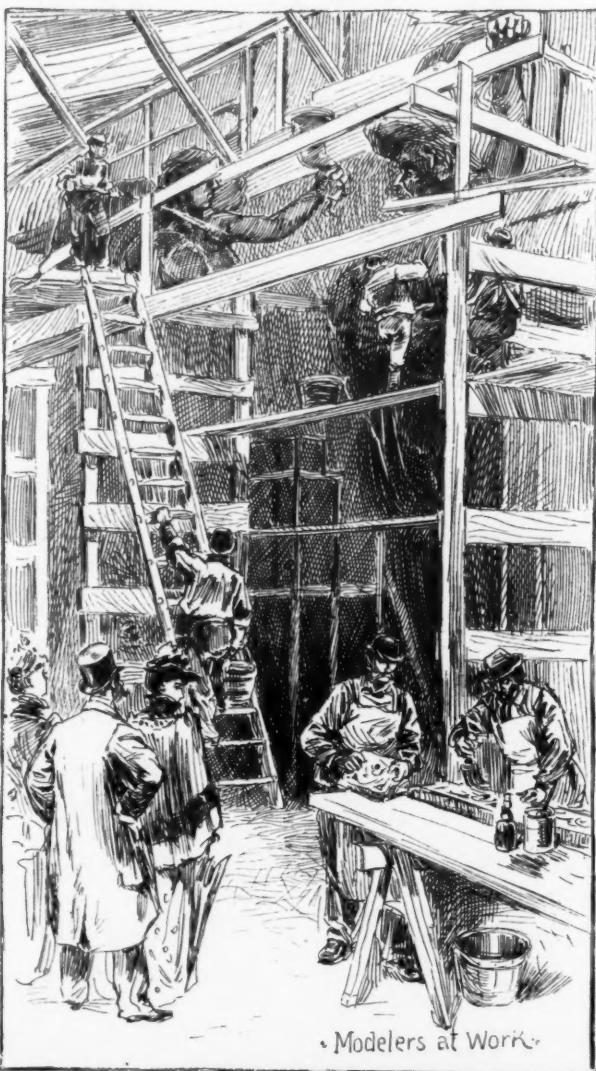
MACEDON CENTRE, N. Y., JANUARY 22D, 1892. *The Hermit* :—Will you kindly inform me regarding the standing of the "S. F. I." documents of which I inclose. Very respectfully,

C. S. P.

The S. F. I. offers sick benefits, accidental insurance, burial insurance, and also promises to pay \$1,000 in seven years in return for small assessments levied as circumstances may require. Unless there is an absolute agreement as to the limitation of the number of assessments, and unless my correspondent knows that the management is honest and strong and secure, I would not take a policy in the S. F. I. Thus far all such companies have found it difficult to establish themselves and to maintain their footing.

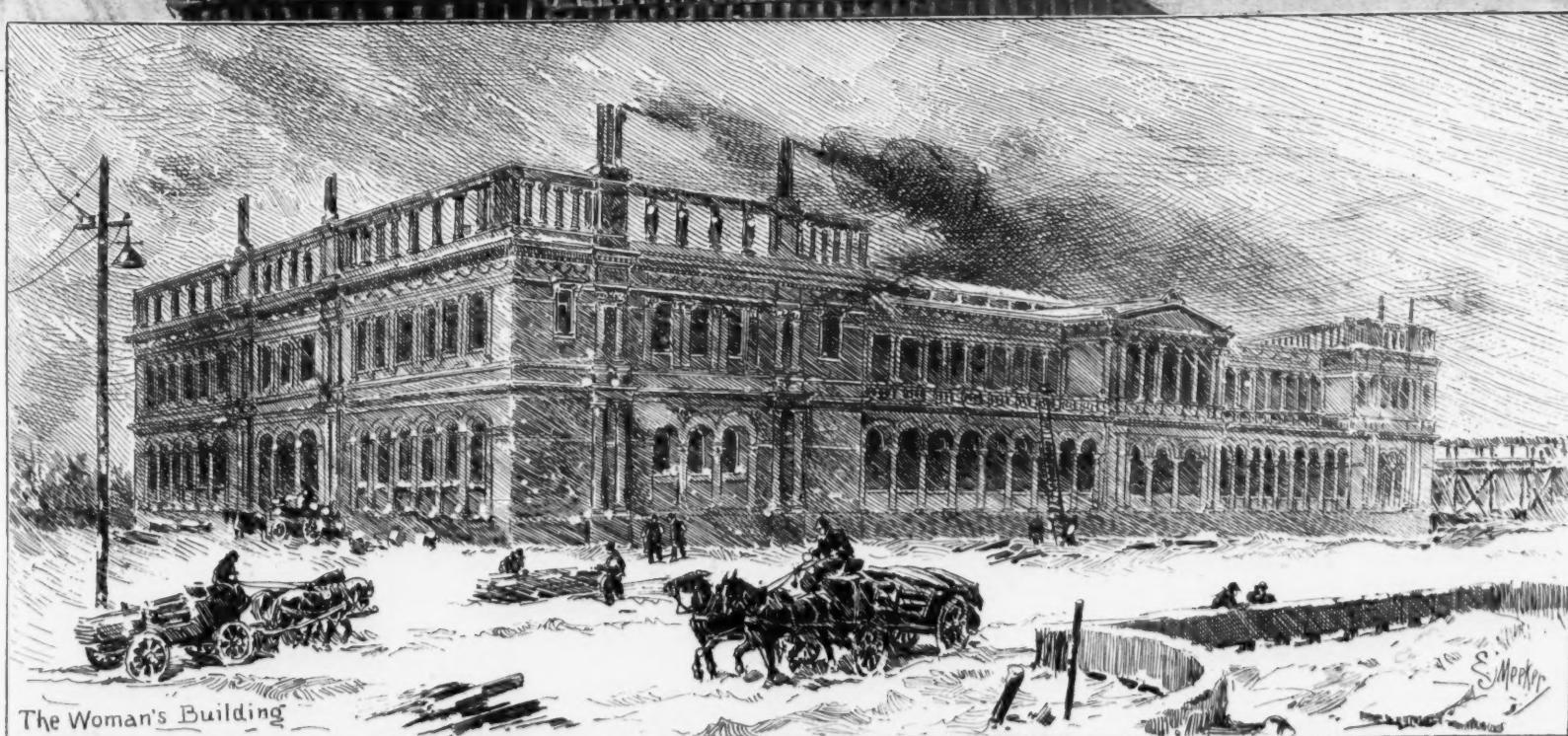
The Hermit.

We have information that one Frey, claiming to be a member of the firm of McElroy & Frey, of San Francisco, Portland, and Seattle, is representing himself as an agent of the Judge Publishing Company in California and in Mexico, having in the former State collected subscriptions and given receipts therefor. As we have previously announced, we have no traveling agents, and this man Frey is an impostor and thief. We should be glad to hear of his arrest.



1. AGRICULTURAL BUILDING 2. ADMINISTRATION BUILDING. 3. MINES AND MINING BUILDING. 4. ELECTRICAL BUILDING. 5. CULTURAL

THE COLUMBIAN EXPOSITION AT CHICAGO—A GENERAL VIEW OF THE BUILDINGS NOW IN PROGRESS
DRAWN BY E. J. MEKKER FROM SKETCHES BY SPOTTEDOWNS



5. BUILDING. 6. AGRICULTURAL BUILDING. 6. WOMAN'S BUILDING. 7. LAYING THE FLOOR FOR THE MANUFACTURES AND LIBERAL ARTS BUILDING.

IS NOW IN PROGRESS OF CONSTRUCTION, WITH GLIMPSES OF THE DECORATIVE AND ARCHITECTURAL DESIGNS.
FROM SKETCHES MADE ON THE SPOT BY C. UPHAM.—[SEE PAGE 26.]

AT CORPUS CHRISTI.

BY LEE C. HARBY.

FAR down in the southwest of Texas lies a town that combines and offers more to the homedweller and home-seeker than many a place better known to fame, while to the tourist, tired of beaten paths, it is a mine of pleasure; and to the hunter it affords sport varied and plentiful as man could desire.

This town of Corpus Christi is exquisitely situated on the bay of its own name—one hundred and fifty square miles of dancing, flashing water. It curves into the land and opens out into the Mexican Gulf, where the green billows tumble in the sunshine and send cool breezes inward, tempering the summer's heat. All along the level strand facing the bay the business part of the town extends. Immediately back of it a bluff rises abruptly to twice the height of the noted one at Long Branch. This is the only high bluff land which comes down to the seacoast anywhere along the Gulf of Mexico. It stretches off into the vast expanse of prairie which lies behind the town. On these heights, which afford a magnificent view of the water and surroundings, are built the residences—the finest of them fronting the level drive below; but they extend back for many blocks, until at last they reach the Mexican suburb which forms the outskirts of the city. There are no jacals here, but there are adobe houses and small, wooden structures, all inhabited by Mexican families. Many of them have stores, doing quite a business, and some of them are rich.

This is such a good place in which to make one's home. Everything grows so well, for the season is ten months long. The soil is generous, the rain-fall ample, and cattle do not require housing nor feeding. No fertilizers are used, and vegetables are shipped all winter as far north as Denver City. The climate is mild and yet healthful; it is veritably the farmer's paradise. The waters teem with all kinds of sea-food of the very best varieties; the prairies are alive with game; the edge of the bay is black with ducks and other waterfowl, and off a little distance from the town are deer and *jabalinas*—as they call the wild hogs, or peccaries, which are very numerous. They afford rare good sport; but the sportsman must dismount when he hunts them, else they will tear his horse's legs, disabling it for life. They make a fine fight, and are so common that the natives do not appreciate them. Strangers, however, have of late found out this attraction and make up parties to hunt these animals. Along the roads newly opened in the chaparral rabbits sit and watch you as you pass by; and out in the prairie the mule-eared species (the jack-rabbit) offers fine fun for a race with horse and hounds.

The tarpon abounds in these waters; thousands of this noble game-fish frequent the bay. They are caught by hundreds every season; even the boys have magnificent sport—catching them off the very wharves. To this place should come all devotees of rod and line, for the kingly June fish, the great sea trout, Spanish mackerel, red fish, croaker, and many varieties are caught. Green sea-turtle abound; after a storm hundreds are found stranded along the beach. Oysters and shrimp are without limit, and all these things are shipped by the carloads as far north as Kansas City, and south as far as the City of Mexico. So much for the business view of it; but why the sportsman of the North and East does not avail himself of the delights which here await him can only be answered by the supposition that he is ignorant of these attractions.

The cry in Corpus Christi now is for "deep water." It is all the city needs to make it one of the great ports of the Southwest. Ropes's Pass and Aransas Pass will effect this. They are being dredged to a depth of thirty feet, and will afford entrance to the largest vessels. This and the South American Railroad now building will open the place to the world, and in view of this some of its early history will prove interesting.

La Salle, in his search for the mouth of the Mississippi, landed at Corpus Christi, but made no settlement, though he gave the whole coast that name. The first settlement was made by Indians, who had been converted by Catholic priests. They cultivated and irrigated the land, and the old graveyards which are found in that vicinity evidence that a very large population existed. Smugglers and Mexicans soon came and lived among these Indians, who, revolting some time after against the Catholics, slew them all. Following the extermination of the priests, the Indians gradually wandered off to the wild tribes in the interior, and the place was deserted.

The first permanent white settlement was made here by Colonel Kinney with some Irish

colonists, and the place was known as Kinney's Ranch. In the year 1845 General Taylor landed his army at this point and established his headquarters—as Corpus Christi was the gateway to the territory then in dispute with Mexico. Taylor threw up earthworks and fortifications, but nothing remains of them now save ridges of shell overgrown with grass. However, these are plainly visible.

The officers who were here with Taylor have written their names in the book of history as great generals, but the old settlers remember them as they were then—young lieutenants, enjoying frolics, balls, and horseback rides with the girls of and around the town. Jefferson Davis was here with his regiment, and so were Lee, Grant, and Johnston, while Sherman came from West Point and joined General Taylor. Afterward, General Harney, known as the great Indian fighter, made Corpus Christi the depot of supplies for all the frontier posts of the United States army. So it was that long before the trouble in the early 'sixties the town was known to the army, and had heard of "war and rumors of war."

In 1861, when the whole country was astir, Corpus Christi had her share. In the end of that year her harbor was blockaded by the United States steamer *Sachem* (afterward captured at Sabine Pass by Dick Dowling and his forty Irishmen) and sailing-yacht *Corepheas*, each of four guns, commanded by Captain Kittridge, of the United States navy. Until then cotton had gone out and arms and munitions of war had come in return; but the blockade interfered somewhat with that, and Kittridge amused himself by making excursions into the bay itself—first in his launch, to make soundings, then in his steamers. Captain John Ireland, since Governor of Texas, thought to stop this, so he took a fleet of small sail-boats filled with bricks, concrete, etc., and sunk them in the channel entering the bay. Captain Kittridge backed his steamer near the obstructions and easily pulled them out of the way. On August 14th, 1862, under a flag of truce, he steamed up to the wharf of the town, where he was met by Major A. M. Hobby, commanding the Confederate force. Kittridge said he came to inspect the lighthouses and other United States property, and demanded the right to land, but was refused by Hobby. The Federal captain said, "I will give you twenty-four hours in which to make up your mind. If you then refuse I will land by force." Hobby replied, "You have my answer: I need no more time."

Kittridge gave him forty-eight hours in which to remove the women and children prior to shelling the town. In the time that remained the non-combatants were sent away and measures taken for defense. There were only four old field-pieces in the place, twelve and eighteen pounders, and two of these were relics of Taylor's army. Two were mounted on the hill and two placed in position on the beach behind Taylor's old Breast-works. The Federal fleet was anchored ready for attack. It consisted of the steamer *Sachem*, four guns; the *Corepheas* and *Reindeer*, of like armament; the *Breaker* and *Belle Italia*, one gun each.

At daylight on the 16th the Confederate battery opened fire, and the very first shot ricochetted and striking the *Sachem* at the water line, disabled her. She drew off to a safe position, but the whole fleet then opened fire. This was kept up all day, with the death of a Newfoundland dog and a cow as the only serious casualties. Houses were injured considerably and one man was scalped by a shell, but afterward recovered. The next day being Sunday, hostilities ceased. On Monday the bombardment was renewed, the marines landed under its cover and began a flank fire from the left with a howitzer. Then it was that Ware's Cavalry, hitherto concealed behind the bluff, came riding down as though there was an army behind them, instead of fifty men all told. There were a few shots, some skirmishing, one man was killed, and the marines retreated to their launch, taking their gun with them. They gained their fleet which withdrew, and so ended the battle of Corpus Christi.

It has left a queer memento in the shape of a picture, half drawn, half painted, and done on the battle-field, under fire, by D. R. Gamble, ordnance sergeant. Once a shell knocked down his easel, but coolly re-arranging it, he completed the picture. It is a unique production, and has the merit of being absolutely true in detail.

Why this attack was begun seems as incomprehensible as why it was so quickly ended. It furnished one or two laughable incidents—such as that two promotions should grow out of this most unimportant encounter; for Captain Kittridge sent to the War Department at Washington such a glowing account of his success in entering the harbor, shelling the town, and effect-

ually blockading the place, that he was promoted to the rank of commodore. While on the strength of Major Hobby's report of beating off the Yankee fleet and disabling the *Sachem*, he, too, was promoted and became a colonel.

The fight, in fact, was of not the least consequence to either side, and left things precisely as they were before.

Perhaps the most amusing part of the whole affair was the way in which many of the Confederates obtained a good drink of whisky. Numbers of the shells did not explode; one falling in a field belonging to an old German, he looked at it long and covetously. Game was plenty, powder was scarce, and this shell must have many pounds in its capacious sphere. How to possess it was the question. If he tried to drill out the fuse the bomb might explode, and he would lose not only the powder but his life. Seeing an old darkey approaching, he hailed him, and with a few cents induced him to undertake the job. Giving him implements and a vessel to hold the powder, he retired to his house, fearing an accident and not wishing to be held accountable. In a short time the negro appeared: "Dey ain't no powder dere, sah; dis am whisky."

The German could hardly believe his eyes, but it certainly looked like whisky—and it smelt like whisky—but taste it he would not, for it might be poisoned; still, it was too rare to lose and—old Joe would not count—he would try it on him! He poured out a good cupful and gave it with the money to the negro. The man drank and smacked his lips. "Dat's fine licker, boss—I'se 'bliged to you, mighty," and he went off feeling the better for his potion. It was strong, for he was soon "drunk as a lord." After sleep he awoke to tell the story of his discovery, with the effect that there was an immediate search for bombs; ten were opened, and the contents helped to make convivial the celebration of the worsting of the fleet.

Later events brought the explanation of how the United States came to use whisky as ammunition instead of powder.

Flower Bluff, fifteen miles from "Corpus," as the town is called "for short," is a great hunting-ground, and during the war, as now, people resorted there for that purpose—notably Captain Kittridge. Southern troops were too few to spare them for unimportant points, so he could with impunity sail around the bay at pleasure, land at the bluff, take a hunt, and buy butter, milk and eggs from an old farmer who lived there. This he did nearly every other day, until at last the man came to town for supplies and told how the captain patronized him. Ware's Cavalry at once proceeded there, hid their horses in the sand-hills and themselves in the house, and when Kittridge and seven men landed they took them prisoners. They also attempted to capture the steam launch and three men who manned it, but these escaped back to the fleet with the news. The prisoners were taken to Corpus Christi and were given the freedom of the town. Colonel Hobby allowed Captain Kittridge to send a boat to his flag-ship and procure all the luxuries he desired. Once when these two were taking dinner together and enjoying some of the Northerner's fine liquor, the Southern commander told the tale of the whisky in the bombs.

Kittridge listened attentively and then laughed long and merrily. "I can account," said he, "for the milk in the cocoanut—or, rather, the whisky in the shell. Some little time before the bombardment a barrel of my best Bourbon disappeared. I could find no trace of it, yet regularly after watch the men were found to be smelling of liquor. No one knew where it came from, how they got it, where they kept it; but liquor they had, that was sure. You have given me the explanation; they must have drawn the charges from the shells that were piled on deck and filled them with the stuff, drinking it when on watch. Evidently their store was not exhausted when I used the shells. I now comprehend why they would not explode—a fact which puzzled me at the time."

There is still one of these shells in Corpus Christi, and the gentleman through whose house it fell keeps it, unopened, as a relic of the days when the town was under fire.

THE WAR FLURRY.

We illustrate on another page some of the incidents attending the recent war flurry in the city of Washington, when it looked as if we would be precipitated into hostilities with Chili in the maintenance of the national honor. The reception of the President's message in Congress was marked by scenes of unusual excitement. Not only were the galleries thronged with listeners, but the lobbies were crowded with persons solicitous to learn the contents of the executive communication; while on the floor of

the House the closest attention was given when it was read by the clerk. The patriotic feeling of the hour was well exhibited by the applause which marked the reading of the message. Democrats and Republicans alike united in testifying their sympathy with the spirited language of the President, and there can be no doubt that if the government had been obliged to resort to extreme measures in vindication of the flag, it would have had the enthusiastic support of all right-thinking citizens throughout the country.

THE COSMOPOLITAN RAILWAY.

MANY years ago, when a cadet at West Point, in the time of Andrew Jackson's second administration, William Gilpin, later an officer of the Second Dragoons in the Florida war, a major of Missouri volunteers in the Mexican war, a colonel of rangers who fought Indians on the Western frontier, and the first Governor of Colorado Territory, studied Humboldt's "Cosmos," and gained therefrom some broad and profound ideas of the political and geographical conditions of the earth. Long before Messrs. Huntington, Stanford, and the other transcontinental railway pioneers had thought seriously of the grand project which finally united the two oceans by the iron bands of commerce, Colonel Gilpin advocated, through the press and on the platform, a railway that should penetrate the Rocky Mountains and bring the east and the west coasts of the United States into closer neighborhood.

The venerable Westerner, still hale and hearty at seventy odd, told me lately that the idea of a railway through the Rocky Mountains was regarded as ridiculous and chimerical, and that he suffered in reputation in consequence of its advocacy. He had now reached the metropolis of the continent nearly fifty years later, to witness the closing of an annual meeting of the representatives of three, if not four, transcontinental lines of railway, to adjust their quarrels, to make a basis of competition, and to do such other things as come within the scope of common interest. Governor Gilpin expressed to me the wish that some of the excellent, hard-headed people who regarded him as a visionary and joked at his expense in the old days could be present now and help him enjoy this four-fold realization of his eccentric and impracticable notions.

For many years, and especially since the Pacific railroads have demonstrated how perfectly practicable it is to construct lines of road through rugged countries and over long, barren distances to connect more thrifty terminal sections, Governor Gilpin has been thinking out a scheme for a vast railway system which shall comprehend the uttermost parts of the earth, and make possible in a mere fraction of the time now required by rail and ocean transit, communication between the United States and China, by way of Alaska, Behring Strait, and by the snow wilderness of Siberia, across the steppes of Tartary, to Europe; from North China again by a branch line down the rich provinces of the Flowery Kingdom, tapping Siam, Anam, and traversing India to its western marts; by another deflection from this branch southward to the Straits of Malacca, thence by ferriage to Sumatra, Java, and Celebes, and on to Australia by another transfer, which would be encircled by a heart-shaped system to end where it started, on the north coast. Before getting to Europe a second branch from the main trunk would strike southward between the Black and the Caspian seas, traverse Palestine and Arabia, cross the Isthmus of Suez, and then, once turned loose in Africa, the system would make the circuit of the continent, much after the fashion of its course in Australia, only adapting itself to the configuration of the seacoasts. At about the same point on the main stem a line is to run north by west to St. Petersburg, and is to continue thence south by west to Paris, and on down through France and Spain to the seaboard at Gibraltar.

As the United Kingdoms are pretty well fixed in the way of railroads, no provision is made for new lines within their borders. Thus the entire continents of Asia, Europe, Africa, and Australia are provided with direct rail connection with the United States. It now remains only, yet most importantly, in the description of the Cosmopolitan Railway, to say that within the United States the system is to start at Boston and go straight west by New York, Philadelphia, and Chicago to Denver (which is Governor Gilpin's home place), and thence it is to take the Rocky Mountain plateau and proceed up the country direct to Behring Strait, for the Asiatic connection, and from Denver southward on the same plateau along the mountain chains of Mexico and Central America to a point in Ecuador from which a circuit of South America can be made conveniently, with reference not only to starting but to getting back, and from this diverging point the republics beamed upon

by the Southern Cross are in turn to be visited and each is to be afforded direct and speedy land communication with Denver, New York, and Boston. While the Australian circuit of the Cosmopolitan system is strikingly like a heart, the South American loop is no less strikingly like a long section of the human foot, with the ankle in Ecuador, the toe in Patagonia, and the heel in northern Brazil.

It is not unlikely that the Cosmopolitan Railway project will find its way, by some means, into the records of Congress, to make more permanent the fame of its originator.

EDSON BRACE.

THOMAS C. T. CRAIN.

MR. THOMAS C. T. CRAIN, whose portrait appears in this number, was born in the Eighth Ward of this city on the 25th day of May, 1860. On his father's side Mr. Crain comes of a family long associated with the Democratic politics of the State. His great grandfather, Dr. Rufus Crain, of Herkimer, was a Presidential Elector from his Congressional district in 1828, and cast the vote of that district for Andrew Jackson. His grandfather, the late Colonel William C. Crain, while a member of the Legislature of 1845, drafted and carried through the bill providing for the holding of a constitutional convention in 1846. Mr. Crain's father, Hon. Dunham Jones Crain, was a member of the Assembly from this city in 1858, and more recently United States Consul at Milan, in the duties of which he was assisted by his son, who finally became vice and deputy consul. A report which the latter prepared with great care on the dairy interests of Italy was highly complimented by the State Department and widely circulated both in this country and in England.

In 1884, after a clerkship of three years in the office of Platt, Gerard & Bowers, during which time he acquired from the varied and extensive character of the business of the firm a careful training as a lawyer, Mr. Crain was admitted to the Bar.

Soon after his return to New York Mr. Crain began to take an active interest in politics, the speeches which he made in the city and throughout the State bringing him into prominence. When, some years ago, agitation against the formation of trusts was started and brought before the Legislature, Mr. Crain was one of several attorneys who argued the legal questions presented before the attorney-general. The latter official granted the prayer of the petitioners and caused suits to be instituted which finally resulted in

short time ago he was proposed for membership in the Bar Association by Joseph H. Choate and William B. Hornblower and unanimously elected. Mr. Crain's name has been frequently mentioned in connection with judicial nominations. In February, 1890, upon the resignation of Mr. Croker as Chamberlain, Mayor Grant appointed Mr. Crain to this position. His administration of the office has been marked by the firm stand which he took as a member of the Sinking Fund Commission against the borrowing, from private individuals, banks, and corporations, of money at high rates of interest, when the sinking fund had money available for the purpose and obtainable at lower rates of interest.

Mr. Crain is a member of the Democratic and Manhattan clubs, and of the Tammany Hall organization. He will shortly marry a very distinguished lady of New York. He is a great admirer of Mr. Richard Croker, and his name is likely to be presented to the convention next fall as an available candidate for the office of Mayor, to succeed Hon. Hugh J. Grant.

CHINESE MISCEGENATION.

A NEW race problem confronts the sociologists of this country. Years ago the subject of negro miscegenation occupied the minds and pens of writers and politicians, and the unsailing and presumably unanswerable question which was asked of those who advocated the political rights of the negro was, "Would you marry your daughter to a nigger?"

But we do not hear so much of misalliances between colored and white people now, though as a matter of fact such unnatural marriages do take place occasionally, and we do read quite frequently in the daily newspapers of negroes with white wives, but, singularly enough, much less often of white men with negro wives. Yet these fail to awaken within us the resentment and horror which they occasioned twenty years ago. The fact is that we have come to recognize that there is no accounting for or controlling individual cases, but that the danger of a race amalgamation is very slight. The children born of such unions take their place among the inferior race, and it will certainly not be for many generations, perhaps never, that the unrestricted marriage intercourse between the blacks and whites would be looked upon without repugnance.

The admixture of blood in this country at present is certainly very various; nationalities of every sort have settled here, and mixed their blood in their progeny. But these nationalities have been chiefly, if not entirely, of the sort known popularly as the Caucasian race.

But within the last twenty years another infusion of race has come into our already hybrid condition. The Mongolians of eastern Asia, and especially the Chinese, have come to this country in large numbers, and though we have enacted many restrictive laws, they keep coming. In their habits of life they are so entirely different to what we have been accustomed that we look upon them with suspicion, and even repugnance, while, on the other hand, they, the inventors of a civilization which was far advanced when our Caucasian ancestors were in barbarism, look upon us as an inferior race.

Yet, even with these antagonistic views the commingling of races through marriage is continually going on, to say nothing of the illicit commerce which all the

laws of the world have never been able to stop, from the time of Rahab until now. We read constantly of Chinese men with wives of other races, but it provokes comparatively little repulsion. And yet to the student of ethnology the result is equally interesting and important.

These marriages are by no means confined to the lower classes, either in Chinese or Caucasian ranks. It was only a few years ago that Yan Phou Lee, the brilliant Chinese graduate of Yale College, married Miss Jerome, of New Haven, and other cases of educated Chinamen with American wives have been recorded. But the chief amalgamation of race comes from the Chi-

nese of New York, and other large cities, and here there does not seem to be any principle of selection, but the amalgamation is promiscuous. An examination of the Chinese quarters of New York will show there Chinamen with Irish, German, Italian, and negro wives. The children of these marriages inherit the racial, physical, and mental qualities of both parents, and to the ethnologist as well as to the sociologist present a most interesting study. There are children in New York, the offspring of these mixed marriages, who possess the quickness and self-reliance of the New York street Arab, together with the virtues—let us hope—and vices, certainly, of their Mongolian ancestors. As these boys and girls increase—as they are increasing rapidly—and grow up to manhood and womanhood, they will marry among themselves, and also outside of the race circle, with the result that a new and distinct type will be added to the already many existing types in our cosmopolitan civilization. And it is fair and reasonable to suppose that, as national and individual prosperity advances, the moral and material welfare of this type will also advance, and their descendants will also intermingle their blood with that of the pure Caucasian—if at that time there be any pure Caucasian left. So, out of all these commingling elements and races there will be evolved a new and entirely distinct American race.

Further to complicate the problem, we find that there are marriages between the negroes and the native American Indians; also between the Indians and white men and women. The harshness of type of the original parents becomes softened in their descendants, and these will inevitably intermingle.

Will the result be advantageous or unfortunate? If we look at history, we will find that all nations have gone through the very same process of amalgamation. Take the English of to-day. An Englishman is unmistakably recognized all over the world, and yet he is the result of the amalgamation of the ancient Britons, analogous to our Indians, with the various invading races, including the Romans, Saxons, Danes, Normans, and other races which have either permanently or temporarily made their home on English land. The French of to-day are the mixed product of the original Gauls, Belgians, and the other indigenous races found there by Julius Caesar, with the invading Romans, and Germanic tribes. So also in Germany and Spain, and still, to-day all these nationalities show a distinct and separate character.

National barriers are breaking down everywhere, and it is perhaps the mission of this country to hasten the time when all the nations of the world shall be of one race. It would certainly seem that here more than anywhere else the conditions point to such a result, for we have here the largest territory under one government in the world, except Russia, which is not one nation but a number of them held together by the sword, and we have also a system of government and laws by which individual merit and personal qualities are made the test of success and advancement rather than hereditary right. With these conditions the evolution of a future race which shall embody all the good qualities of its ancestry seems to be the natural result.

D. E. HERVEY.

THE CATHEDRAL OF ST. JOHN THE DIVINE.

WE give on another page an illustration of the proposed new cathedral of St. John the Divine, which is to be erected at the corner of Morningside Avenue and One Hundred and Tenth Street, within two blocks of the Hudson River, and less than half a mile from the site of the Grant Monument. Our picture is from the accepted design of Messrs. Heins & La Farge. The site is in the most elevated and picturesque portion of New York, and the cathedral will occupy, when completed, an eminence which will give it great conspicuity. The plans contemplate a structure with an altitude of 525 feet, which will make it next to the Eiffel Tower. St. Peter's in Rome is 448 feet in height, while the cathedral at Cologne is 510 feet high.

The design, as finally adopted, provide a general ground plan in the form of a cross, the arms of which form nave, chancel, and transepts, having each a central and two outside aisles. The exterior design is that of a large central tower crowned with a spire. In the four angles of the cross are four flanking towers with entrances. At the west front are two large towers.

The following will be the dimensions of this great structure: Total external length, 520 feet; width across front, 190 feet; width across transepts, 290 feet; height of central spire, 442 feet from floor, and 542 from level of the city, the difference being explained by the fact that the building will occupy an abrupt elevation, as ap-

proached from the city, 100 feet higher than the street; width of front towers, 57 feet; height of front towers, 240 feet; width of four flanking towers, 43 feet; height of four flanking towers, 160 feet; total exterior diameter of central tower, 116 feet; total interior diameter of central tower, 96 feet; height of the vaulting, 250 feet; depth of chancel, 120 feet; width of nave and chancel to centres of piers, 60 feet; length of nave, 180 feet; width of front vestibule, 27 feet; height of nave vaults, 105 feet; height of chancel vaults, 115 feet; height of front gable, 155 feet.

The cathedral will face the west, in the traditional way, with the principal entrance on Amsterdam Avenue. The cathedral will undoubtedly be the principal architectural ornament of the metropolis, and it is not improbable that it will become the metropolitan church, or the Protestant Episcopal cathedral, of the country.

Its construction will involve an enormous expenditure, but the liberal gifts already made in furtherance of the enterprise encourage the belief that there will be comparatively little difficulty in obtaining all the money that may be needed to carry it to a successful completion.

It is seldom that the distinction of designing so imposing a structure has been achieved by such young men as Messrs. Heins and La Farge, neither of whom is yet thirty-three years of age. They won the prize in competition with some seventy odd architects, including the best-known designers of churches in the world. Their plan was selected finally out of four designs which were regarded as especially worthy. Mr. La Farge, of the firm, is the son of the famous American artist, John La Farge.

IN FEBRUARY.

WHEN February comes apace,
The troops of spring not long may tarry,
And every lover seeks the face
Foreordained for him to marry.

Rosier buds bedeck the sprays,
By the streams the cattle loiter,
And here two robins—bold estrays—
Come, old scenes to reconquer.

Quickening flowers beneath the leaves
Even where the snow-drifts glisten,
Mind not how the north wind grieves,
But for the steps of springtime listen.

Who can such sweet hints forego,
Of glowing signs that never vary?
In the heart of Maud I know
Beats the pulse of February.

He is dull who cannot trace
In her voice a tone more tender,
On her cheek a lovelier grace,
Around her form an aureoled splendor.

And since she knows my heart is hers,
However life's affairs may vary,
Every bud and bird that stirs
Proclaims our troth of February.

JOEL BENTON.

"A CLOSE SHAVE."

A GALE on the Newfoundland coast! Only those who have been caught in the clutch of one of the storms which sometimes ravage that dangerous coast can have any conception of their savage and resistless fury. The expertest seamanship, the most perfect discipline, the sturdiest courage, are as nothing in the face of such a gale, and one can only wonder that men are willing, in the pursuit of fortune, to expose themselves to the hazards which are incident to the marine industries of that coast. Every year fishing-vessels and their crews are lost in the tempests which smite the sea in their wrath, but with every returning season other vessels with hardy crews go forth in quest of adventure and finny cargoes, apparently indifferent to all the perils which lie in wait. But, after all, nothing of practical value is ever achieved without cost and sacrifice; the losses and sufferings of the fishing fleets which frequent the New England and Newfoundland waters are simply a part of the price which, under inexorable law, is paid for every valuable contribution to the comfort and convenience of society at large. All progress and development are the fruit of pain and struggle and heroic hazard. Our picture on the front page gives a vivid idea of an incident on the Banks during a furious and blinding gale, when a fishing vessel, driven almost helplessly into the track of a great ocean steamer, missed destruction by only a hand's breadth. We can well imagine the terror of the little vessel's crew as they saw the monster steamship coming down upon them like the shadow of doom, and with what an outburst of joy and gratitude they must have hailed their deliverance.

THE portrait of Mr. Anton Seidl which appeared in this paper last week was from a photograph by Falk.



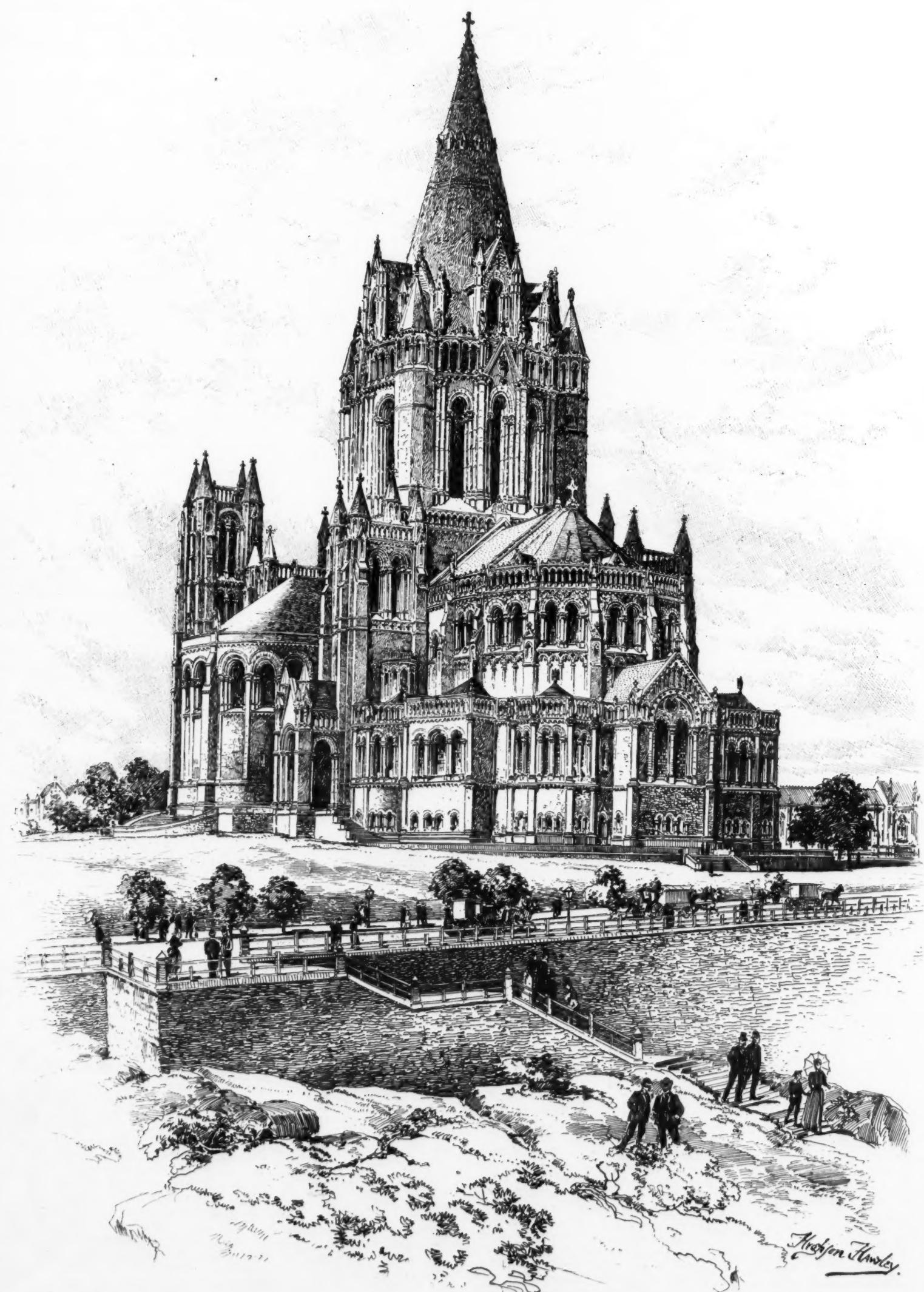
T. C. T. CRAIN, CHAMBERLAIN OF NEW YORK CITY.

the rendition by the court of appeals of a most important judgment, finally settling the illegality of these combinations.

Mr. Crain was prominently spoken of as a candidate for Congress in 1889. On the election of Mayor Grant to the mayoralty he prevailed upon Mr. Crain to accept the position of secretary. In the discharge of the duties of this place Mr. Crain had occasion to take part in and largely shape the ceremonies attendant upon the celebration of the one hundredth anniversary of the inauguration of President Washington. In the autumn of 1889 Mr. Crain became a member of the law firm of Kenneson, Crain & Alling. A

law of the world have never been able to stop, from the time of Rahab until now. We read constantly of Chinese men with wives of other races, but it provokes comparatively little repulsion. And yet to the student of ethnology the result is equally interesting and important.

These marriages are by no means confined to the lower classes, either in Chinese or Caucasian ranks. It was only a few years ago that Yan Phou Lee, the brilliant Chinese graduate of Yale College, married Miss Jerome, of New Haven, and other cases of educated Chinamen with American wives have been recorded. But the chief amalgamation of race comes from the Chi-



THE PROPOSED CATHEDRAL OF ST. JOHN THE DIVINE, CORNER OF MORNINGSIDE AVENUE AND ONE HUNDRED AND TENTH STREET, NEW YORK,
AS SEEN FROM THE EAST.—DRAWN BY HUGHSON HAWLEY.—COPYRIGHT, 1892, BY MESSRS. HEINS & LA FARGE, ARCHITECTS.—[SEE PAGE 31.]



TWENTY-FOUR HOURS AFTER DEATH.



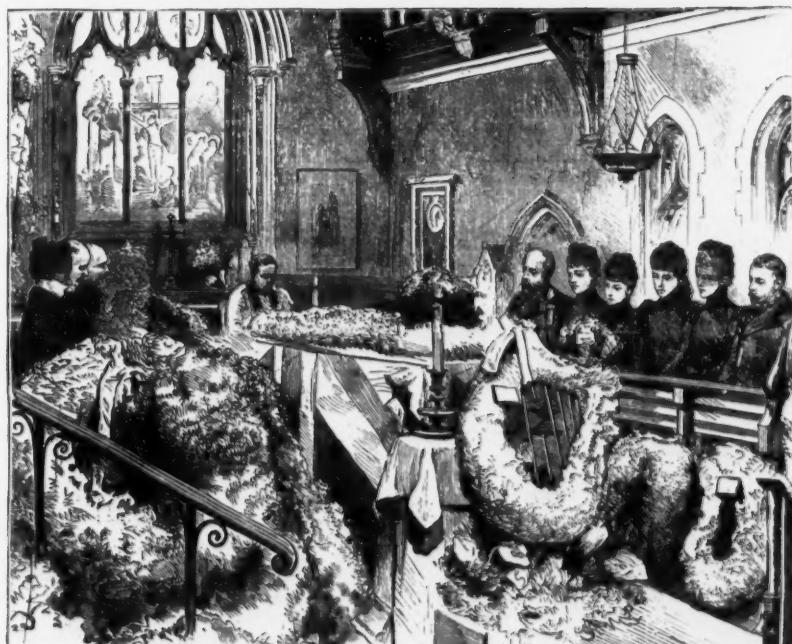
THE BED ON WHICH HE DIED AT SANDRINGHAM.



BURIAL SERVICE IN ST. GEORGE'S CHAPEL, WINDSOR, JANUARY 20TH.



FUNERAL PROCESSION LEAVING WINDSOR RAILWAY STATION.

THE PRINCE OF WALES AND FAMILY AT THE SERVICE IN SANDRINGHAM CHURCH,
SUNDAY, JANUARY 17TH.

THE DEATH AND OBSEQUIES OF THE LATE DUKE OF CLARENCE AND AVONDALE.—[SEE PAGE 27.]

FARIBAULT, MINNESOTA.

THE city of Faribault, which is illustrated in our present issue, is the county seat of Rice County, Minn., and contains a population of 6,524. It is located fifty-six miles south of St. Paul and Minneapolis, and about the same distance from the Mississippi River, on the borders of the "Big Woods." Established here are the State schools for the deaf, blind, and feeble-minded, the Shattuck Military School, St. Mary's Hall, Seabury Divinity School, under the management of the Protestant Episcopal Church; and Bethlehem Academy, a school for girls under the control of Dominican Sisters of the Catholic Church. The public schools of the city are second to none in the State. The Chicago, Milwaukee & St. Paul and the Minneapolis and St. Louis railways furnish transportation in all directions. The city is lighted by electricity, has one of the best systems of water works, with a reservoir of a capacity of one and a quarter million gallons, situated on the high lands in the eastern part of the city, a volunteer fire department of high rank, telegraph and telephone lines, free mail-delivery, two national banks, two large furniture factories, two breweries, woolen mill, three grain elevators, wagon and carriage works, flouring mills, wholesale houses, three newspapers, butter-tub factory, sash, door, and blind factory, public library with 4,000 volumes, first-class hotels, churches of all denominations, board of trade, Y. M. C. A., W. C. T. U., G. A. R., W. R. C., and every other kind of secret and fraternal societies. The amount invested in church and school buildings is \$1,500,000. The assessed valuation of the city is \$2,996,801. Faribault justly has the reputation of being one of the best inland towns of the State. The beauty of its surroundings makes it a most desirable and pleasant place to reside in, and to those who are seeking a healthful home for their families, and to business men looking for opportunities for business or for investments, Faribault, with its educational advantages, offers the best inducements of any city of its size in the State.

There are good openings here for flax-fibre works, boot and shoe manufactories, paper mills, furniture factories, and agricultural machinery works. We are indebted to Frank A. Davis, secretary of the Board of Trade, for valuable assistance and information in the preparation of this article.

SEABURY DIVINITY SCHOOL.

The educational work of the Protestant Episcopal Church at Faribault consists of the Seabury Divinity School, Shattuck School, for boys, and St. Mary's, a school for girls. These schools are the outgrowth of the work begun by the Rev. James Lloyd Breck in the year 1858, when it was decided to make Faribault the centre of missionary and educational work of the church in Minnesota. So rapid was the growth of the school established by Mr. Breck and his associates that during the first year the enrollment reached one hundred and sixty-one different pupils. The same year Mr. Breck secured the site of the present Seabury Hall, and built his residence near the entrance. The value of the work he has done in this enterprise cannot well be measured.

Seabury Divinity School is in a certain sense the product of the conviction that "a native clergy sprung from its own sons, trained within its own borders, zealous for the upbuilding of its interests and the expansion of its life and influence, is essential to the efficiency of every church, national or provincial."

A local training-school for the ministry begets among young men a desire for holy orders, turns their attention to the sacred ministry, as well as prepares them for it. The importance of Seabury Divinity School to the church west of the Mississippi can only be estimated when we have rightly measured the relation of this portion of the national territory to the whole, the rapidity with which its population is increasing, the difficulty of supplying this region with an adequate number of learned and consecrated clergy at a time when such a well-organized ministry is of immense importance as a determining quantity in the church and religious life of the future.

Beautifully situated and fairly equipped, Seabury is earnestly applying herself to aid, so far as in her lies, in solving on Western soil the problem of the church of the future. She is blessed with a board of trustees who aim to make her as efficient as wise administration can accomplish that end. Bishop Whipple, who has practically guided her life for thirty years past, is still her president and helpful counselor. Her faculty consists of the Rev. John Hazen White, warden and professor of Biblical training and homiletics; the Rev. J. Stenford Kidney, D.D., professor of systematic divinity; the Rev. E. S. Wilson, D.D., professor of O. and N. T. exegesis and Hebrew; the Rev. J. McBride Sterritt, D.D., professor of ethics and apologetics; the Rev. E.

C. Bell, professor of liturgies; the Rev. Charles L. Wells, professor of ecclesiastical history; the Rev. Chas. A. Poole, assistant professor of systematic divinity; the Rev. A. M. Hillaker, instructor in ethics.

Seabury's great need to-day is financial—to be able to give to the great company of young men who are seeking holy orders, but who in many cases lack the means of procuring thorough education, the training they so much need. The church must recognize two existing factors in the determination of her own future and provide for this. (1) The church is crying out for more and better equipped men for her ministry, and (2) a goodly number of young men of natural aptitude are offering themselves and begging for thorough training. Will the church realize her responsibility, seize her opportunity, and make provision for both?

SAINT MARY'S HALL.

The traveler approaching Faribault from St. Paul, seeing Saint Mary's Hall for the first time, with the many windows of its western face "burnished by the setting sun," and its numerous turrets softly cut against the evening sky, might, with little stretch of imagination, fancy it a glorified castle of the older time, firmly set upon its native rocky fortress, and "girdled with its moat." A nearer view, in the clear daylight, shows it to be a substantial modern building of stone, established upon the bluff, but separated by a spacious lawn from the brink of what in the distance seemed its rocky fortress. In the midst of ample grounds, with lawn and shade, tennis-courts and croquet plots, Saint Mary's Hall offers a pleasant and thoroughly comfortable home for one hundred girls.

The school is under the auspices of the Episcopal Church, Bishop Whipple having founded it in 1866, and having always been its rector. He is now assisted in the spiritual care of the pupils by Rev. E. S. Peake, the chaplain of the school.

The discipline of the Hall, which is efficiently carried out by the principal, Miss Lawrence, and her co-laborers, a corps of thirteen carefully selected teachers, is strict enough to be salutary, but neither harsh nor unreasonable. Plain dress and simplicity in ornaments are inculcated. A bountifully supplied and daintily served table leaves no excuse for indulging in forbidden sweets.

The dining-room, school-room, library, studio, museum, laboratory, gymnasium, and the various class-rooms are all well arranged and equipped. There are spacious parlors and reception-rooms. The sleeping-rooms, none of which are above the second story, are pleasant, well warmed and lighted.

With its supremely healthy situation, and its many internal advantages, physical, mental and moral, Saint Mary's Hall, Faribault, commands itself highly to all who have daughters to educate.

MINNESOTA INSTITUTE FOR DEFECTIVES.

This institute comprises the three State schools in Faribault, known as (1) school for the deaf, (2) school for the blind, (3) school for the feeble-minded. These are all under the control of one board of directors, consisting of five members and an appointed fiscal agent. The present directors are the Governor and State Superintendent of Public Instruction, ex-officio, and Hon. T. B. Clement, Hon. Hudson Wilson, Hon. G. E. Skinner, Hon. R. A. Mott, and Hon. Anthony Kelley, appointed members, and Hon. H. E. Barron, steward and fiscal agent. The sites of the several schools comprise about two hundred acres of land, besides a choice farm of nearly two hundred more acres used in connection with the school for the feeble-minded.

The School for the Deaf was started in 1863, and has grown from the first class of eight pupils to a present attendance of over two hundred. The intellectual work is second to that of no other school in the country. It equips all of its graduates with some trade, to secure to them future independence. The industrial work now established consists of shoe-making, tailoring, carpentering, printing, sewing, and dress-making. Dr. J. L. Noyes is the superintendent, which place he has successfully filled for the last twenty-five years.

The School for the Blind was started in 1866, and has a present enrollment of over sixty pupils. It is located on the site of the old home of the founder of the town, Alexander Faribault, and is in all respects a first-class school. Manual trades are taught, and great attention is given to training in vocal and instrumental music, being equipped with a large variety of musical instruments, supplemented with a first-class pipe organ. Professor J. J. Dow has held the position of superintendent for the last fifteen years, and has made his mark among the educators of the blind in this country.

The institution for the feeble-minded is called

a school, but it consists of two distinct departments: 1st. The training-school, with an attendance of about 175. 2d. The custodial department, in which are enrolled the unimprovable cases and hopeless grade of epileptics. It was organized and started in 1879 and is now larger than both the other schools combined.

The institution is under the efficient supervision of Dr. A. C. Rogers, superintendent, and Joseph Massey, assistant superintendent. The buildings, management, and superb equipment of these schools make the institute the pride of the State.

SHATTUCK SCHOOL.

Shattuck School is the leading institution of its kind in the West. It is a boarding school under the auspices of the Episcopal Church, for the training and education of boys. It is the product of the present generation, being only a little more than twenty-five years old, yet it has largely won a national reputation. If it had followed precedent it would undoubtedly have started out as a so-called "college." As a matter of fact, the thoroughness and range of its work place it above many that bear that name.

Its material equipment, with eight well-furnished stone buildings and several residences, is more than equal to many of the oldest Eastern schools. Its Shumway and Morgan Halls and the Memorial Chapel are hardly excelled anywhere in beauty and adaptation to their purpose. They would challenge attention in the largest cities and oldest States. Its large faculty of experienced instructors, each chosen as a professional teacher for his special department, will compare favorably with the corps of instruction of the most noted schools. Every effort is made to secure effective and thorough work, and to instill earnestness and interest in study with the true habits of a student. The success of its graduates in all the best colleges and universities is evidence of the character of their preparatory course. Many others in business, some of them in high positions of trust and influence, attribute their success largely to the training of Shattuck School.

Great prominence is given to the study of history and the principles of government and of political economy. The character of the work done is very unusual in schools, and is in advance of the course in many of the smaller colleges. The same may be said of the work in chemistry and physics in the well-appointed laboratory. In subjects admitting of it, a sup-

plementary course of illustrative reading is a part of the required work.

The physical training required of all is equally thorough and systematic. Its chief feature is the military drill. This is in charge of a most efficient United States officer, with necessary arms and supplies from the War Department. So far as it is carried, the drill and training are not inferior to that at West Point.

The growth of the school has been remarkable. It was organized and begun in a small way in 1865, without money or property of any kind. Its first permanent building is only twenty-three years old. This was erected in 1868 at a cost of \$15,000, and was named in honor of George C. Shattuck, M.D., of Boston, Mass., a fact which afterward gave name to the institution.

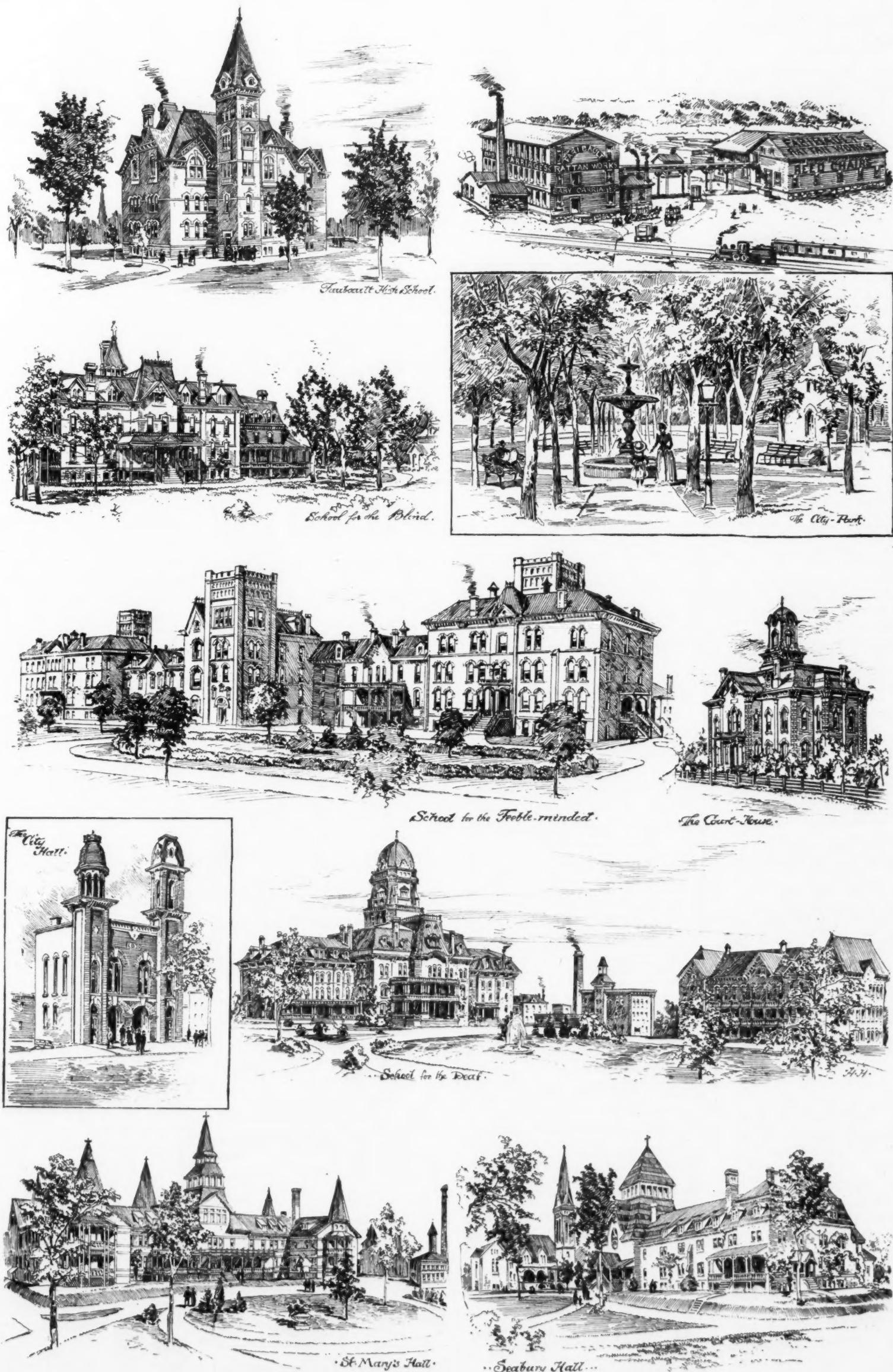
The Rev. James Dobbins, D.D., taking charge of the school in its infancy in 1867 as rector, still holds this position. From the first it has earned its own way. The first large gift was in 1872, when Mrs. Shumway, of Chicago, built an exquisite school chapel as a memorial of her little daughter. This was followed by a large bequest at her death in 1884 for the erection and endowment of the noble building known as Shumway Hall. To her noble generosity more than to any other donor is the school indebted for the proud position it occupies to-day. Mr. Junius S. Morgan made another munificent gift in 1888 for the beautiful dining-hall which bears his name. Meantime, by means of various smaller gifts and by the earnings of the school, all the other buildings and cottages have been secured, the grounds laid out and improved, some endowment secured, and, as it would seem, a foundation has been laid on which other generous hands, by endowments and memorial gifts of the buildings and appliances that still remain to complete the plans in full, can give Shattuck School pre-eminence among the institutions of the Northwest.

THE FARIBAULT RATTAN WORKS.

This is a stock company, organized in 1887, employing from sixty to eighty people. They manufacture a very large line of children's carriages, also reed and rattan chairs and novelties, but their specialty is children's carriages. Their trade is rapidly increasing, and already extends as far east as New York, and west to the Pacific coast. Their line of carriages is considered as fine as any made, and those who are not acquainted with them would do well to send for their carriage catalogue for 1892.



THE LATE CHARLES HADDON SPURGEON, THE FAMOUS ENGLISH PREACHER.
(Born June 19th, 1834; Died January 31st, 1891.)



MINNESOTA.—THE CITY OF FARIBAULT AND ITS EDUCATIONAL INSTITUTIONS.

A Bad Cold

If not speedily relieved, may lead to serious issues. Where there is difficulty of breathing, expectoration, or soreness of the throat and bronchial tubes, with a constantly irritating cough, the very best remedy is Ayer's Cherry Pectoral. It removes the phlegm, soothes irritation, stops coughing, and induces repose. As an emergency medicine, Ayer's Cherry Pectoral should be in every household.

"There is nothing better for coughs than Ayer's Cherry Pectoral. I use no other preparation."—Annie S. Butler, 169 Pond st., Providence, R. I.

"I suffered severely from bronchitis; but was

CURED BY

Ayer's Cherry Pectoral. It saved my life."—Geo. B. Hunter, Goose River, N. S.

"About a year ago I took the worst cold that ever a man had, followed by a terrible cough. The best medical aid was of no avail. At last I began to spit blood, when it was supposed to be all over with me. Every remedy failed, till a neighbor recommended Ayer's Cherry Pectoral. I took half a teaspoonful of this medicine, three times a day, regularly, and very soon began to improve. My cough left me, my sleep was undisturbed, my appetite returned, my emaciated limbs gained flesh and strength and, to-day, thanks to the Pectoral, I am a well man."—H. A. Bean, 28 Winter st., Lawrence, Mass.

Ayer's Cherry Pectoral

PREPARED BY
Dr. J. C. AYER & CO., Lowell, Mass.
Sold by all Druggists. Price \$1; six bottles, \$5.

THE GREAT AMERICAN TEA COMPANY
ENTIRE NEW DEPARTURE HANDSOME PRESENT TO EVERY CUSTOMER.
Greatest offer. Now's your time to get orders for coffee, chocolate, TEAS, COFFEE, and BAKING POWDER and secure beautiful Gold Band or Moss Rose China Tea Set, Dinner Set, Gold Band Moss Rose Toilet Set, Watch, Brass Lamp, Caster, or Webster's Dictionary, 3½ lbs. Fine Tea by Mail on receipt of \$2.00 and this \$1.00.

THE GREAT AMERICAN TEA CO.,
P. O. Box 289. 31 and 33 Vesey St., New York.

THE CELEBRATED
SOHMER
PIANOS

Are at present the Most Popular and Preferred by
Leading Artists.
Warerooms, 149, 151, 153, 155 East 14th St., N. Y.
SOHMER & CO.

Chicago, Ill.; San Francisco, Cal., Union Club Building;
St. Louis, Mo., 1522 Olive St.; Kansas City, Mo., 1123 Main St.

Piso's Remedy for Catarrh is the
Best, Easiest to Use, and Cheapest.
CATARRH

Sold by Druggists or sent by mail.
50c. E. T. Hazeltine, Warren, Pa.

FAT FOLKS REDUCED

Mrs. Alice Maple, Oregon, Mo., writes: "My weight was 320 pounds, now it is 196, a reduction of 125 lbs." For circulars address, with 6c., Dr. O. W. F. SNYDER, McVicker's Theatre, Chicago, Ill.

PILES Remedy Free. INSTANT RELIEF. Final
cure in 10 days. Never returns; no purge; no sausages; no suppositories. A victim tried in vain every remedy has discovered a simple cure, which he will mail free to his fellow sufferers. Address J. H. REEVES, Box 3290, New York City, N. Y.

How to Win at Cards, Dice, etc. A sure thing, sent free to anyone on receipt of 4c. stamp to pay postage. Address or call on Joe SUYDAM, 22 Union Sq., New York.

OPIUM OR MORPHINE HABIT CURED

GUARANTEED PAINLESS AND PERMANENT.
Business strictly confidential. Consultation free.
DR. S. B. COLLINS, 76-78 Monroe St., Chicago,
Ill. Book sent FREE. Business established in 1868.

"The best is aye the cheapest."
Avoid imitations
of and substitutes for
SAPOLIO—It is a solid
cake of scouring soap. Try it
in your next house-cleaning.

BALL-POINTED PENS
MIGHTIER THAN THE SWORD
Ahead of all others for easy writing.
EQUAL TO GOLD PENS.
For fine writing—Nos. 506 f. 516 f.
For fluent " 508 f. 516 f. 521 f.
For stub " 537 m. 545 m.
ASSORTED SAMPLE BOX, 25 CENTS.
Of all stationers.
FEDERATION HOLDEN
ORMISTON & GLASS EDINBURGH

"WORTH A GUINEA A BOX."
SPECIAL NOTICE
Complying with general request,
BEECHAM'S PILLS will in future for the United States be covered with a **Quickly Soluble, Pleasant Coating**, completely disguising the taste of the Pill without in any way impairing its efficacy.
Price 25 cents a Box.
New York Depot 365 Canal Street.

INCLUDING MISSOURI.

FIRST PASSENGER—"Are you in favor of free whisky?"

SECOND PASSENGER—"I'm in favor of any kind of whisky."

HE GOT A JOB.

YOUNG MAN—"I'm an all-round journalist, and I want a job."

EDITOR—"Turn your hand at anything, I presume?"

YOUNG MAN—"Anything."

EDITOR—"Well, just try it on the knob of that door as you pass out."

" VICE VERSA."

HAY—"Why hasn't Farley's opera taken with the people? Is the chorus too large to handle well?"

GRAY—"No, but the houses are so small the audience suffers from stage fright."

KIRK'S SHANDON BELLS TOILET SOAP

LEAVES A DELICATE AND LASTING ODOR.

An Ideal Complexion Soap.

For sale by all Drug and Fancy Goods Dealers, or if unable to procure this Wonderful Soap send 25 cents in stamps and receive a cake by return mail.

JAS. S. KIRK & CO., Chicago.

SPECIAL—Shandon Bells Waits (the popular society Waits) sent FREE to anyone sending us three wrappers of Shandon Bells Soap.

TAMAR INDIEN GRILLON

A laxative, refreshing fruit lozenge, very agreeable to take, for Constipation, hemorrhoids, bile, loss of appetite, gastric and intestinal troubles and headache arising from them.

E. GRILLON,
33 Rue des Archives, Paris.
Sold by all Druggists.

**NO HOUSEHOLD
ANHEUSER-BUSCH
BOTTLED BEER.**

It is the **HEALTHIEST** and **FINEST DRINK** you can offer your friend. It is preferable to strong drinks and in general people prefer it to wine.

**Arnold, Constable & Co.
LYONS SILKS.**

MOIRÉ ANTIQUE,
FAÇONNE, RÂVE, GLACÉ,
PLAIN AND GLACÉ VÉLOURINE.
ONDINE,

New and Stylish Colorings.
White Satin, Faïelle and VéLOURINE, for wedding gowns. Stripe Silks for Bridesmaids' Dresses. Taffetas, Glacé, and Rayé for Petticoats and Linings. Colored Satins, Grenadines, Crêpe de Chine, plain and brocaded for ball-dresses.

**Broadway & 19th St.
NEW YORK.**

**E. & H. T. ANTHONY & CO.,
591 BROADWAY, NEW YORK,**

Manufacturers and Importers of

**PHOTOGRAPHIC APPARATUS,
Materials, Chemicals and Supplies.**

Detective and View Cameras in great variety of styles and prices.

Lenses, Shutters, Dry Plates, etc., etc.

The Best Text-Books on Photography.

Free use of dark room on main floor of our store.

Fifty Years Established. Send for Catalogue.

SEND stamp for picture, "The Pretty Typewriter," to Shorthand School, 816 Broadway, N. Y. Mention this paper.

King of Kameras.

The new model Folding Kodak, with glass-plate attachment, Asbury Barker frictionless shutter. Greatest range of automatic exposure ever attained. No sticking on slow speeds. Accurate, reliable.

Best combined tripod and hand camera ever made. Best workmanship. Best Finish. Send for circulars.

**THE EASTMAN COMPANY,
ROCHESTER, N. Y.**

EQUIPOISE WAIST
For Ladies, Misses, and Children.



DOUBLE THE WEAR OF ANY CORSET.

Write for a copy of our finely illustrated book on **SENSIBLE DRESSING**

Which contains a list of merchants who sell the Equipoise Waist. If they are not sold in your city, you can order from us by mail without extra expense.

GEORGE FROST & CO., 31 BEDFORD STREET, BOSTON.

DO YOUR OWN PRINTING
Card Press, \$3.
Circular Press, \$8.
Small Newspaper Press, \$44.
Type-setting easy, printed rules. Send two stamps for catalogue of presses, type, cards, etc., to factory.

THE BARKER BRAND LINEN COLLARS
ABSOLUTELY BEST.
BARKER BRAND IN SHAPE FINISH & WEAR TRY THEM.

LADY AGENTS \$5 a day sure; new rubber under-garment. Mrs. N. B. Little, Chicago, Ill.

THE CELEBRATED SMITH & WESSON REVOLVERS

UNRIVALED FOR

Accuracy, Durability, Safety, and Convenience in Loading. Beware of cheap iron imitations. Send for Illustrated Catalogue & Price List. Guaranteed Perfect.

SMITH & WESSON, Springfield, Mass.

Hold Train between NEW YORK & CHICAGO.

Via Chautauqua Lake or Niagara Falls. An enchanting Panorama of mountains, forests and streams.

Pullman Cars. Between New York and Rochester, Buffalo, Niagara Falls, Toronto, Chautauqua Lake, Cleveland, Cincinnati, and Chicago.

D. J. Roberts, Gen'l Pass. Agt.

RD

Richmond & Danville R. R. Co.

(PIEDMONT AIR LINE),

To the South and South-West.

THREE DAILY TRAINS.

The Only Through Sleeping Car Line.

NEW YORK

TO Atlanta, Mobile and New Orleans, VIA

WASHINGTON.

The Quickest Time to all Southern Cities.

SOL HAAS, Traffic Manager.

JAS. L. TAYLOR,
Gen. Pass. Agent,
ATLANTA, GA.

H. P. CLARK, Gen. Pass. Agent,
229 Broadway, New York.

THE END OF ADVERTISING

—the chief end, that is, is to make buyers of readers. The steps are: attract; interest; create the desire for.

This requires, in the preparation of advertisements, time, and a knowledge of several things besides type-faces.

Successful advertisements should be written from the outside; from the buyer's point of view. In the nature of the case, this the advertiser is unable to do.

If this were not our own advertisement it would be written better; as it is, we have to do the best we can.

Too little attention is given to the characterization of advertisements. Characteristic advertisements are plentiful enough, but the proper in-being is too frequently lacking.

Distinctiveness is important, too, of the right sort. It is akin to character, but not the same, exactly.

The advertisements of competitors are too much alike. The greatest difference is often in the space used.

The architecture of advertisements is our business. The advertiser, of course, supplies the material; upon its quantity and quality depends the structure. We don't attempt the impossible.

We watch the builder, too—the printer—to see that our plans are followed.

Naturally we charge for the "know how," but not more than it is worth. We may be able to suit you; we should like to try.

The Robinson-Baker Advertising Bureau,

1 West 25th Street, New York.

JAMES A. ROBINSON, E. A. BAKER,



WASN'T TAKEN AS IT WAS MEANT. HOWEVER.

CELESTINE (with album)—"Oh, here's your last, Kitty! How pretty!"
KITTY—"Pretty?—It is? I think it's a wretch—not a bit like me."
CELESTINE (a little crossly)—"Well, no; it's not very like you; but—(willing to say so.)

ROYAL BAKING POWDER

Absolutely Pure.



A cream of tartar baking powder. Highest of all in leavening strength. —Latest U. S. Government Food Report.

VAN HOUTEN'S COCOA



"Best & Goes Farthest."
"Thank heaven, I am quite well. May I be permitted to say: Thank heaven and VAN HOUTEN? Is it not his Cocoa that makes me feel so well?"

PERFECTLY PURE.

VAN HOUTEN'S PATENT PROCESS increases by 50 PER CENT. the solubility of the flesh-forming elements, making of the cocoa bean an easily digested, delicious, nourishing and stimulating drink, readily assimilated, even by the most delicate. Sold in 1-8, 1-4, 1-3 and 1 lb. Cans. If not obtainable, enclose 25 cts. to either VAN HOUTEN & ZOON, 106 Reade Street, New York or 45 Wabash Ave., Chicago, and a can containing enough for 35 to 40 cups, will be mailed. Mention this publication. Prepared only by the inventors VAN HOUTEN & ZOON, Weesp, Holland.

LADIES FOR EVERY HOUSEHOLD PURPOSE

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Par value of Shares, \$100 each. Full paid and non-assessable. Stockholders have no personal liability.

CAPITAL, \$1,000,000, DIVIDED INTO

PREFERRED STOCK, \$500,000. COMMON STOCK, \$500,000.

The Company has no Bonds and is without debt of any kind.

The net earnings of the Company are divided between the Preferred and Common Stock, upon the basis of 8 PER CENT. to the former and 12 PER CENT. to the latter, and all further profits are divided equally.

OFFICERS OF THE COMPANY.

LYMAN S. BURNHAM, President, Surviving Members of the late firm of HUGH BOYD, Vice-President and Treasurer, JOHN M. CONKLIN, Secretary and Manager.

DIRECTORS.

LYMAN S. BURNHAM, WILLIAM A. HALL, JESSE C. WOODHULL,
HUGH BOYD, ETHAN ALLEN DOTY, M. W. BARSE,
JAMES THOMPSON, F. A. PARSONS, JOHN M. CONKLIN.

REGISTRAR OF STOCK.

FRANKLIN TRUST COMPANY.

DEPOSITORIES.

NATIONAL CITY BANK.

THE firm of Messrs. JOURNEY & BURNHAM, of Brooklyn, Importers and Dealers in Dry Goods, was established in January, 1844, by Mr. Henry P. Journey and Mr. Lyman S. Burnham. In the following year Mr. Hugh Boyd became a partner, and the firm remained unchanged until the death of Mr. Journey, a year ago, necessitated a reorganization, and its conversion into a corporation was accomplished.

The reputation of the firm for honorable dealing and for the high class of goods which it handles has always been recognized, and its credit and that of the Company succeeding it is the highest accorded by the Commercial Agencies of the country. It has over fifty thousand patrons, not only in Brooklyn, but throughout the New England States, New York, New Jersey, Pennsylvania and Maryland, and extending as far South as Texas, and as far West as Iowa.

Its career has been one of continued prosperity, the sales for upwards of forty years past having amounted to over \$1,250,000 per annum. For the three months ending December 31st, 1891—the first complete quarter of the Corporation—its gross business amounted to \$386,965.17, being \$71,943.48 greater than the business of the firm during the same period in the preceding year. The net profits for the quarter were \$37,777.18, being at the annual rate of 8 per cent. upon the Preferred Stock, 12 per cent. upon the Common Stock, and a surplus equal to 5 11-100 per cent. upon both, making in all 13 11-100 per cent. upon the Preferred Stock and 17 11-100 per cent. upon the Common Stock. It is, however, expected that the business will show even a greater increase after March 1st, upon which date the Company will remove from its present limited and inconveniently located premises on Atlantic Avenue to its new and commodious building, now nearly completed, at the junction of Fulton Street and Flatbush Avenue. This site was selected after due consideration, and it is believed to be the most advantageous location in the City of Brooklyn for a dry goods business. It is reached by seven different lines of street cars, is opposite the station of both Elevated Railroads, and within two blocks of the Long Island Railroad station, whereas the present location is reached by but two lines of street cars. The removal is in response to a popular demand, and universal assurances of approval have been received of the contemplated change.

The Company is managed, under the control of its Board of Directors, by the surviving members of the late firm, aided by its well known, reliable and experienced staff of employees. Messrs. Lyman S. Burnham and Hugh Boyd, and Mr. John M. Conklin, for many years associated with the late firm, have entered into an agreement with the Company to remain in its service until July 1st, 1896, and for such longer period as their services may be required.

The stock now offered is the balance of that issued by the Company to acquire the interest of the deceased partner. The eight per cent. stock which was offered in July last was largely over-subscribed, and was allotted pro rata among nearly six hundred applicants. It is now quoted 106 ex dividend bid, with no stock offered.

CONDITIONS OF SUBSCRIPTION.

Ten per cent. upon application, balance within ten days after allotment. The right is reserved, should the applications exceed the amount offered, to allot a less amount than that subscribed for. Preference in allotment, so far as is practicable, will be given to the customers of the house.

Prospectus and forms of application can be obtained from, and subscriptions will be received by

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